

Blend Group Sports Personal Accident Insurance

Policy Schedule

WE confirm that in return for payment of the premium shown in the Policy Schedule, Allied World Assurance Company, Ltd ("Allied World") have agreed to insure you, in accordance with the wording attached to this Policy Schedule subject to the terms and conditions of the Policy.

In accepting this insurance, Allied World has relied on the information and statements that you have provided on the proposal form (or declaration). You should read this Policy Schedule carefully and if it is not correct contact Blend Insurance Solutions. It is an important document and you should keep it in a safe place with all other papers relating to this Policy.

Policy No.: BLSPA001991

Insured Name: Rowing Queensland Limited, including all affiliated clubs and schools, all members, temporary and trialing members, employees, coaches, instructors, trainers, masseurs, first aid/medical persons, timekeepers, officers, officials, technical officials, carers for rowers with disabilities, oarsmen and women where appropriate and voluntary workers.

Risk Location: QLD

Insured Persons: All registered members and all non-participating officials of the insured, all coaches, officials, committee members, employees of the insured including apprentices, voluntary workers and work experience students.

Cover Type: Whilst participating in sanctioned activities arranged and on behalf of the Insured including all:
a) Official events
b) Playing, training and trialing
c) Official social events and fundraising activities
d) Travel to and from the above activities

Maximum Age: 100 years of age

Geographical Limits: Worldwide

Period of Insurance: From: 31 March 2023 at 4pm AEST
To: 31 March 2024 at 4pm AEST

SECTION 1 - PERSONAL INJURY AND SICKNESS

PART A LUMP SUM BENEFITS

Event 1: \$100,000 (\$20,000 for persons under 18 and over 80)
Events 2 and 4 - 19: \$100,000
Event 3: \$300,000

PART B WEEKLY BENEFITS - INJURY

Weekly Injury: \$1,000 per week
Percentage of Salary: 85%
Maximum Benefit Period: 52 weeks
Waiting Period: 7 consecutive days

PART C INJURY RESULTING IN FRACTURED BONES

Injury Resulting in Fractured Bones: \$2,500

PART D INJURY RESULTING IN LOSS OR DAMAGE TO TEETH

Injury Resulting in Damage to Teeth: \$1,000

SECTION 2 - PERSONAL WELLBEING

2A	Accidental HIV Infection:	\$10,000
2B	Accommodation and Transport Benefit:	\$2,000
2C	Additional Out of Pocket Expenses:	\$2,000
2D	Advanced Payment:	Included
2E	Bedcare Benefit:	\$100 per day up to 30 days. 48 hour waiting period applies
2F	Childcare Benefit:	\$2,500
2G	Coma Benefit:	\$750 per week up to 20 weeks
2H	Dependent Child Benefit:	\$5,000 per child to a maximum of \$15,000 per family
2I	Domestic Help Benefit:	\$400 per week for a maximum of 52 weeks. 14 day waiting period applies
2J	Education Fund Benefit:	\$5,000 per child to a maximum of \$15,000 per family
2K	Escalation of Claim:	Not Included
2L	Home Care Benefit:	Not Insured
2M	Hospitalisation Excess Waiver:	Not Included
2N	Independent Financial Advice:	\$2,500
2O	Modification Benefit:	\$15,000
2P	Non-Medicare Medical Benefits (members):	\$3,000 Excess: 90% co-insurance / \$15 each and every claim 100% of costs / nil excess for Ambulance claims
2Q	Non-Medicare Medical Benefits (volunteers):	\$5,000 Excess: 90% co-insurance / \$15 each and every claim 100% of costs / nil excess for Ambulance
2R	Orphan Benefit:	Not Insured
2S	Parents Inconvenience Benefit:	\$25 a day up to \$1,500. 7 day waiting period applies
2T	Rehabilitation Benefit:	\$1,000
2U	Spouse Retraining Benefit:	\$5,000
2V	Student Tutorial Benefit:	\$300 per week for a maximum of 52 weeks. 14 day waiting period applies
2V	Unexpired Membership Benefit:	\$500

SECTION 3 - CORPORATE PROTECTION

3A	Chauffeur Benefit:	\$250 per week up to 6 weeks
3B	Corporate Image Protection:	Not Insured
3C	Disappearance:	Included
3D	Funeral Expenses:	\$10,000

AGGREGATE LIMIT OF LIABILITY

(A) Any One (1) occurrence or series of occurrences:	\$5,000,000
(B) Any one event with respect to Passive War:	\$500,000
(C) Any one Period of Insurance with respect to Passive War:	\$500,000

PREMIUM

Base Premium:	As Agreed
Premium GST:	As Agreed
Stamp Duty:	As Agreed
Agency Fee:	As Agreed
Agency Fee GST:	As Agreed
Total:	As Agreed

ENDORSEMENTS

1) Premium Payment Terms	Premium is paid on a minimum & deposit basis, adjustable upwards only at year end at the agreed rate premium per member.
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Wording: Blend Group Sports Personal Accident (Blend.SPA.0921)

IMPORTANT NOTICES**Binder Arrangement**

The contract of insurance is arranged by Blend Insurance Solutions Pty Ltd (ABN 47 617 346 353, AFSL 500768) ('Blend') acting under a binding authority as agent for Allied World.

Your Duty of Disclosure

For Insureds who are not a natural person, before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

- You have this duty until We agree to insure You
- You have the same duty before You renew, extend, vary or reinstate an insurance contract
- You do not need to tell Us anything that reduces the risk We insure You for; or
 - is common knowledge; or
 - We know or should know as an insurer; or
 - We waive Your duty to tell Us about

If You do not tell Us something:

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both. If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

For Individuals:

If You are the Insured and a natural person, a different duty of disclosure to the one set out above applies to You. Please contact Your intermediary so that You can be informed of the duty of disclosure that applies to You.

IN WITNESS WHEREOF this Policy Schedule has been signed in Sydney
Wednesday, 5 April 2023

Kurt Dimmock

By Kurt Dimmock
for **Blend Insurance Solutions Pty Ltd** as agent for Allied World.