

# 2021/2022 INDICATIVE INSURANCE SUMMARY

## SUMMARY OF KEY INSURANCE BENEFITS FOR EACH MEMBERSHIP PACKAGE

Please note that Insurance program is still being renewed and these proposed benefits are indicative and are subject to change.

All other benefits will be as per expiring cover - see detailed policies.

Item	Basic	Standard	Premium	One Day Race Licence
<b>When covered</b>	Only when Training	Training and Racing	Training and Racing	Only when racing
<b>Public Liability</b>	Yes	Yes	Yes	Yes
<b>Personal Accident</b>				
<b>Lump Sum Benefits</b>				
Death over 18	50,000	75,000	100,000	25,000
Death under 18 or over 80	10,000	25,000	25,000	10,000
TPD	50,000	100,000	100,000	25,000
TPD under 18 or over 80	25,000	25,000	25,000	25,000
<b>Medical costs - max</b>	1,500	3,000	5,000	NIL
- %	80%	80%	80%	
<b>Loss of Income - max</b>	300	400	700	NIL
- % salary	0%	85%	85%	
<b>Lump Sum Benefits If Cycling</b>				
% payable when cycling	50%	75%	75%	100%
Death over 18	25,000	56,250	75,000	25,000
TPD	25,000	75,000	75,000	25,000