



PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE

INSURED PERSON/S: YACHTING AUSTRALIA

STATE POLICY NUMBERS

NSW:	502466	NT:	503639
QLD:	503561	WA:	503642
VIC:	503589	TAZ:	503658
SA:	503631	ACT:	503671

Period of Insurance: 1 October 2014 to 1 October 2016

Category 1

All declared Yachting Australia card holders, accredited Discover Sailing Course Students and Participants (during a Yachting Australia Discover Sailing Course, or for a period of up to 3 months after completion of the course, whilst sailing at a Yachting Australia affiliated club or accredited Discover Sailing Centre), voluntary workers, directors and committee members of Yachting Australia Inc. and all the State and Territory Member Associations.

Category 2

All declared Guests/Temporary Members of Yachting Australia Clubs

Scope of Cover: Category 1-2

Whilst the INSURED is:

- A) Sailing, windsurfing, kiteboarding, stand up paddle, cruising, motor boating (no power boat racing) and engaging/participating/officiating in organised races.
- B) Engaging in training or practice for activities as described in (a) above.
- C) Staying away from the INSURED PERSON'S Country of Residence for an extended period for the purposes of participating in activities described above.
- D) Whilst on the premises of Yachting Australia Inc./ MYA affiliated yacht club.
- E) While undertaking a Yachting Australia Training Scheme at a Yachting Australia Training Centre or other recognised organisation.
- F) On the premises of a Yachting Australia Training Centre or other recognized organisation for the purpose of undertaking a Yachting Australia Training Scheme.
- G) Travelling directly between the activities described in (a), (b), (d), (e) or (f) and your residence or place of employment or the premises of the INSURED

AGGREGATE LIMIT OF LIABILITY:

Insured Event(s) \$5,000,000

SCHEDULE:

Section 1 Lump Sum Benefits

ACCIDENTAL DEATH - INSURED EVENT 1	Category 1 - 2	\$75,000
INSURED EVENTS 2 - 26	Category 1 - 2	\$100,000

Section 2

Weekly BENEFITS INJURY Amount

	Amount	Excess Period (Days)	Benefit Period	% of Salary
Category 1	\$300	7	52 weeks	100%
Category 2				

Section 3	Fractured Bones BENEFITS – INJURY	All Categories	\$0
Section 4	Dental BENEFITS – INJURY	All Categories	\$0
Section 5	Additional Benefits under the POLICY	All Categories As per Policy Wording	

ENDORSEMENTS TO APPLY TO THIS POLICY:

003 Student Tutorial Costs

Where a BENEFIT is payable under the POLICY and where the INSURED PERSON requires home tuition by a qualified tutor to replace existing tutorage outside the home, when certified by a DOCTOR we will pay 80% of all actual reasonably incurred charges for the cost of a tutor to a maximum weekly benefit of \$300, The BENEFIT PERIOD is limited to a maximum of fifty two (52) weeks. An EXCESS PERIOD of seven (7) days applies.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect

004 Non Medicare Medical BENEFIT

If during the INSURANCE PERIOD and within twelve (12) months of the date of INJURY the INSURED PERSON incurs medical expenses, upon production to US of actual receipts, WE will pay a BENEFIT up to \$5,000 in the aggregate per any INSURANCE PERIOD. An excess of \$50 applies per claim.

The BENEFITS do not include:

- payment for any health services which within the meaning of the Commonwealth Private Health Insurance Act 2007 or the Private Health Insurance (Health Insurance Business) Rules 2009 would constitute the carrying on of health insurance business. This includes the gap between any Medicare or private health insurance rebate and the actual expense incurred.
- any expense which is claimable against Medicare or any private health insurance fund.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

005 Domestic Help Expenses BENEFIT

Where a BENEFIT is payable under the POLICY and where the INSURED PERSON requires domestic assistance as certified by his or her treating DOCTOR, WE will pay 80% of all actual and reasonable expenses for the services of a recognized and licensed provider of domestic home help services as applicable to the INSURED PERSON up to a maximum weekly benefit of \$300. The BENEFIT PERIOD is limited to a maximum of fifty two (52) weeks. An EXCESS PERIOD of seven (7) days applies.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect

007 Age Limit Extension

Its is hereby noted and agreed that the age limit applying to this POLICY is extended up to the age of eighty six (86) years of age. Cover will cease upon attaining the age of eighty six (86) years of age.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

018 Funeral BENEFIT

If during the INSURANCE PERIOD an INSURED PERSON suffers ACCIDENTAL DEATH, WE will pay all reasonably incurred funeral charges. The maximum amount WE will pay is \$10,000.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

CLIENT SPECIFIC ENDORSEMENT:

Parents Inconvenience Allowance:

It is hereby noted and agreed if an INSURED PERSON under 20 (twenty) years of age and wholly dependent on his/her parents for maintenance and support is hospitalised as a result of an INJURY, WE will pay the INSURED \$25.00 (twenty five dollars) per day they are hospitalised. This BENEFIT is limited to a maximum of fifty two (52) weeks and is subject to an excess of 7 days.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

Medical Expenses Incurred Overseas/Medical Evacuation:

It is hereby noted and agreed that in the event medical expenses and/or medical evacuation expenses are incurred by an INSURED PERSON whilst overseas and participating in a sanctioned competition, the POLICY will pay a maximum BENEFIT of \$100,000 per INSURED PERSON. An EXCESS of \$500 applies.

If during the INSURANCE PERIOD and whilst inside territorial waters for specified overseas competitions and related training immediately prior to the events, an INSURED PERSON suffers a BODILY INJURY whilst sailing or training:

WE will pay for any one BODILY INJURY:

1. The reasonable cost of emergency medical, hospital, ambulance or other treatment the INSURED PERSON actually and necessarily received during the overseas team tour because the INSURED PERSON suffered BODILY INJURY whilst competing or training.
2. Any expenses related to the evacuation of an INSURED PERSON as a direct result of BODILY INJURY suffered whilst competing or training including any expenses incurred in the event qualified medical staff are required to travel with the INSURED PERSON. In the event that evacuation is required all expenses incurred are required to be certified and agreed by US.

If WE determine that the INSURED PERSON should return home to Australia for treatment and YOU or the INSURED PERSON do not agree to do so then WE will pay the POLICY BENEFICIARY the amount which WE determine would cover the INSURED PERSON'S medical expenses and/or related costs had YOU or the INSURED PERSON agreed to OUR recommendation. YOU and/or the INSURED PERSON will then be responsible for any ongoing or additional costs relating to or arising out of the event YOU have claimed for,

However:

1. WE will only pay for treatment received and/or hospital accommodation during the 12 month period after the BODILY INJURY occurred.
2. The treatment must be given or prescribed by a MEDICAL PRACTITIONER or paramedic. YOU and/or the INSURED PERSON must make an effort to keep YOUR and/or the INSURED PERSON'S medical expenses to a minimum.
3. WE will only pay for the cost of emergency dental treatment up to a maximum amount of \$1,000 per person per Journey for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth arising out of competing or training.
4. In the event of the INSURED PERSON'S death following a valid claim under this Section, the cost of the INSURED PERSON'S burial or cremation overseas, or the transporting of the INSURED PERSON'S remains to Australia and cost of burial or cremation in Australia. The maximum amount WE will pay is \$10,000 for all costs incurred for transportation, burial and/or cremation. The maximum amount We will pay for all claims combined under this BENEFIT is shown on the SCHEDULE.

WE will not pay under this BENEFIT.

1. Ongoing payments under this Section (Medical Expenses Incurred Overseas/Medical Evacuation) if WE decide on the advice of a doctor appointed by US that the INSURED PERSON is capable of being repatriated to his country of residence;
2. If the INSURED PERSON has received medical care under a reciprocal national health scheme. Reciprocal Health Agreements are currently in place with the following countries; Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, the United Kingdom and New Zealand;
3. Medical expenses incurred more than 12 months after the INSURED PERSON suffered BODILY INJURY;
4. If, despite OUR advice otherwise, the INSURED PERSON received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the Government of any other country. Please see www.medicareaustralia.gov.au for further information;
5. Ongoing medical expenses incurred in Australia for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973;
6. Dental treatment involving the use of precious metals or for cosmetic dentistry
7. For any loss arising from a PRE EXISTING CONDITION in existence at the start of any tour, or any for any costs incurred for any medication YOU had been using prior to the team tour;
8. When YOU and/or the INSURED PERSON have not notified US as soon as practicable of the INSURED PERSON'S admittance to hospital;
9. If YOU and/or the INSURED PERSON do not take OUR advice;
10. For any expenses for medical evacuation, funeral services or cremation or bringing the INSURED PERSON'S remains back to Australia unless it has been first approved by US;
11. For a loss that arises directly or indirectly because of a terminal illness suffered by a member of YOUR and/or the INSURED PERSON'S Travelling Party or YOUR and/or the INSURED PERSON'S Relative, YOUR and/or the INSURED PERSON'S business partner or person in the same employ as YOU and/or the INSURED PERSON, who is resident in Australia.

EXCLUSIONS APPLICABLE TO THIS BENEFIT

In respect of this BENEFIT of the POLICY (Medical Expenses Incurred Overseas/Medical Evacuation) WE will not pay for any of the following claims or losses:

1. If YOUR claim arises directly or indirectly from any BODILY INJURY where a prognosis was made prior to the issue of the POLICY, or commencement of an overseas tour/race if later.
2. If BODILY INJURY arises from a lack of due care and responsibility on YOUR part by neglecting to observe appropriate preventative measures for the travel region, as outlined by the World Health Organisation including relevant vaccinations, malaria prophylaxis, and hygiene measures. Please see www.who.int for further information.
3. YOU and or the INSURED PERSON travel even though YOU and/or the INSURED PERSON know the INSURED PERSON is unfit to travel, travel against medical advice, or travel to obtain medical treatment.
4. If despite OUR advice otherwise following YOUR call to US, the INSURED PERSON received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the Government of any other country. Please see www.medicareaustralia.gov.au for further information.
5. If YOUR claim arises from any PRE EXISTING CONDITION in existence at the start of any tour/competition/race
6. A loss which is recoverable by compensation under any workers compensation act or transport accident laws or by any Government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
7. Consequential loss of any nature including loss of enjoyment.
8. A loss resulting from a criminal or dishonest act by YOU and/or the INSURED PERSON or by a person with whom YOU and/or the INSURED PERSON are in collusion or if YOU and/or the INSURED PERSON have not been honest and frank with all answers, statements and submissions made in connection with YOUR insurance application or claim.
9. A loss that arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
10. If YOUR claim arises because YOU and/or the INSURED PERSON did not follow advice in the mass media of a government or other official body's warning:
 - against travel to a particular country or parts of a country;

- of a strike, riot, bad weather, civil commotion or contagious disease;
 - of a likely or actual Epidemic or Pandemic (such as H5NI Avian influenza);
 - of a threat of an Epidemic or Pandemic (such as H5NI Avian influenza) that requires the closure of a country's borders; or
 - of an Epidemic or Pandemic that results in the INSURED PERSON being quarantined; and YOU and/or the INSURED PERSON did not take the appropriate action to avoid or minimise any potential claim under Your policy including delay of travel referred to in the warning. Please refer to www.who.int for further information.
11. A loss that arises from parachuting, sky diving, hang gliding, paraplaning or travel in an air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. The cover under this section (Medical Expenses Incurred Overseas/Medical Evacuation) is purely for BODILY INJURY arising from competing or training in the SPORT.
 12. Delay, detention, seizure or confiscation by Customs or other officials
 13. The cost of medication in use at the time the team tour/competition/race began or for maintaining a course of treatment the INSURED PERSON was on prior to the Journey.
 14. Any claim arising directly or indirectly from SICKNESS or natural causes.
 15. Any claim arising directly or indirectly from a sexually transmitted disease (except where Human Immunodeficiency Virus (HIV) infection has been accepted by US in writing, or where such a BODILY INJURY is covered elsewhere in the POLICY).
 16. Any claim arising from or is in any way related to depression, anxiety, stress, mental or nervous conditions, whether they arise independently or are secondary to other medical conditions.
 17. If YOU, or a member of YOUR touring team:
 - a) Commit suicide or attempted suicide, intentional self BODILY INJURY or deliberate exposure to unusual danger (except in an attempt to save life), or YOUR or the INSURED PERSON'S own criminal or malicious act, or the INSURED PERSON being under the influence of alcohol or drugs, or suffering from mental sickness, nervous anxiety, depression, emotional disorders or stress related conditions or complaints (even if the mental sickness, nervous anxiety, depression or stress related conditions or complaints arose out of BODILY INJURY).
 - b) takes part in a riot or civil commotion;
 - c) Participate in non sanctioned races/events (except on foot or if We have agreed to provide cover and have noted on the SCHEDULE); mountaineers or rock climbs using support ropes;
 - d) rides a motor cycle (except as a pillion passenger) without a licence that is valid in the relevant country; or
 - e) dives underwater using an artificial breathing apparatus unless YOU hold an open water diving licence or YOU were diving under licensed instruction.
 18. For any costs or expenses related to ship/yacht to shore emergency evacuation and/or search and rescue costs. In all other respects, the POLICY remains unaltered.
 19. For any costs or expenses incurred outside the period of the team tour.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.