

**Epsilon Underwriting Agencies**  
**Suite 1203, Level 12**  
**133 Mary Street,**  
**Brisbane QLD 4000**  
 ABN 68 097 402 134 / AFS licence No.245612

**Group Personal Accident Insurance Scheme**  
**SCHEDULE OF COVER**

Lloyd's Certificate of Insurance  
 effected through  
**Epsilon Underwriting Agencies**  
 (hereinafter called the coverholder)

THIS CERTIFICATE OF INSURANCE confirms that in return for payment of the premium shown in the schedule, Certain Underwriters at Lloyd's have agreed to insure you in accordance with the wording attached to this Certificate of Insurance. You or your representative can obtain further details of the syndicate numbers and the proportions of this insurance for which each of the Underwriters at Lloyd's is liable by requesting them from the coverholder shown above. In the event of loss, each Underwriter (and their executors and administrators) is only liable for their own share of the loss. In accepting this insurance, the Underwriters have relied on the information and statements that you have provided on the proposal form (or declaration). You should read this Certificate of Insurance carefully and if it is not correct, please contact the coverholder.

It is an important document and you should keep it in a safe place with all other papers relating to this policy.

**Policy Number:** SCC0000021AH  
**Insured Name:** Ski Racing Australia Association Inc.  
**Risk Location:** VIC  
**Insured Persons:** All directors, Executive officers, Committee Members, Office Holders, Coaches, Judges, Instructors, other Officials, Members, Voluntary Workers or Employees of the Association(s), divisions, clubs or zones  
**Cover Type:** **Injury Only**  
**Scope of Cover:** Whilst an Insured Person is engaged in Ski Racing Australia sanctioned events which are under the direct control of the insured, including trials, practice sessions, qualifying, racing, officiating, promotional work, voluntary work, committee meetings, training (authorised by and under the control of the Insured) and whilst an Insured Person is travelling directly to or from an event or SRA-authorised business.  
**Geographical Limits:** Australia  
**Policy Period:** 31 May 2018 to 31 May 2019 at 4:00pm AEST

**GROUP PERSONAL ACCIDENT COVER**

Part A Lump Sum Benefits | Events 1 - 7: \$50,000  
 Events 8 - 16: Please refer to Table of Events in the Policy Wording  
 Part B Weekly Benefit **Injury** | Events 20 - 21: \$1,000 per week max  
 Percentage of Salary: 80%  
 Part C | Injury Resulting in Surgery: Nil  
 Part D Weekly Benefit **Sickness** | Events 27 - 28: N/A per week  
 Percentage of Salary: N/A  
 Max. Benefit Period: 52 weeks  
 Waiting Period: 14 consecutive days  
 Excess in respect of Non-Medicare medical expenses: \$100  
 Part E | Sickness Resulting in Surgery: Nil  
 Part F | Injury Resulting in Fractured Bones: \$5,000 maximum - please refer to Table of Events (33 - 41)  
 Part G | Injury Resulting in Damage to Teeth: \$10,000 maximum - please refer to Table of Events (42 - 43)

**PERSONAL WELLBEING COVER**

Non-Medicare Medical Expense Cover: \$20,000  
 Student Tutorial Benefit: \$500 per week (from the 15th day of treatment) for a maximum of 26 weeks

**AGGREGATE LIMIT OF LIABILITY**

Any One (1) period of Insurance: \$5,000,000

**Wording:** Epsilon Underwriting -- Group-Personal-Accident-PDS\_Policy\_Wording (SRA) v05.18

BROKER AND INSURER

Broker: Windsor Management Insurance Brokers Pty Ltd  
Security details: Epsilon Underwriting Pty Ltd on behalf of certain underwriters at Lloyd's

ENDORSEMENTS

AGE LIMITATIONS - Age 5 to 70 years

**AGGREGATE DEDUCTIBLE**

A \$250,000 aggregate deductible sum is payable by the Insured, per policy period.  
No benefits shall be payable by Epsilon until this aggregate deductible has exceeded \$250,000

**NON-MEDICARE MEDICAL EXPENSE (NMME) COVER**

If during the Period of Insurance and whilst the person is a Covered Person engaging in sanctioned events organised by the Policyholder, the Covered Person suffers from a Bodily Injury, We will pay 90% of each and every non-Medicare medical expense incurred up to a maximum of \$20,000 excess of \$100.

**NON-MEDICARE MEDICAL EXPENSES means:**

(a) expenses incurred within twelve (12) months of sustaining an Injury; and  
(b) expenses paid by an Insured Person or by the Insured for Doctor, Physician, Surgeon, Nurse, Physiotherapist, Chiropractor, Osteopath, Hospital and/or Ambulance services for the following treatments: Medical; Surgical; X-ray; Chiropractic; Osteopathic; Physiotherapy; Hospitalisation; Nursing. But excludes: dental treatment, unless such treatment is necessarily required to teeth other than dentures and is caused by the injury referred to in (a) above, and Services for which the Insured is eligible to receive Medicare benefits.

**CONDITIONS APPLYING TO NON-MEDICARE MEDICAL EXPENSES:**

- 1) Any benefit payable is less recovery made from any Private Health Insurance Fund
- 2) No benefit is payable in respect of the Medicare Gap between payment made by Medicare and the charge incurred.

Such expenses must be incurred and claimed within a 52 week period from the date of Injury, with **two** exceptions, as follows:

- 1) Non-Medicare Expenses may be considered and accepted *after* 52 weeks if such expenses have been incurred as a direct result of a deferral of treatment by a doctor or a treating specialist. This exception only applies in instances where a claim has been lodged with and accepted by the underwriter and the deferment is notified to and agreed by the underwriter.
- 2) In the event of a lump sum capital benefit under the policy, non-Medicare medical expense payments will *cease* immediately.

Note that no-out-of-pocket 'NMME' expenses will be considered after the 52 week claimable period. Furthermore, all such expenses are subject to the limits, terms and conditions of the policy.

This Certificate of Insurance is Insurance Council of Australia's General Insurance Code of Practice compliant, apart from any claims adjusted outside Australia. Underwriters at Lloyd's proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. Any enquiry or complaint relating to this Policy should be referred to the coverholder shown above in the first instance.

If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact:

Lloyd's Australia Ltd  
Level 9  
1 O'Connell street  
Sydney NSW 2000  
Telephone Number (02) 8298 0700  
Facsimile Number (02) 8298 0788  
Email [jdaustralia@lloyds.com](mailto:jdaustralia@lloyds.com)

If your dispute remains unresolved you may be referred to the Financial Ombudsmen Service limited under the terms of the General Insurance Code of Practice. For other disputes you will be referred to other proceedings for resolution. Details are available from Lloyd's Australia Ltd at the address above.

IN WITNESS WHEREOF this Certificate of Insurance has been signed in Brisbane this **30th day of May 2018**

*Tim Curling*

## DUTY OF DISCLOSURE

This policy is subject to The Insurance Contracts Act 1984. Under that Act You have a Duty of Disclosure. This means when You ask for cover, You must tell Us all that You know about the risk that You want covered that may affect Our decision to offer You cover and the terms and the cost of such cover. This also applies when you request your policy to be renewed as circumstances affecting the risk may have changed during the year.

If You don't tell Us something that You know that may affect Our decision to offer You cover or the terms of that cover, We may be allowed to reduce the amount that We have to pay for a claim to nothing. We may even be allowed to cancel this policy from the date that the cover started if You lie to Us or deliberately keep information from

You do not have to tell Us of anything that reduces the chances of a claim, that is common knowledge or We should know as a normal part of Our business.

## CANCELLATION

We will refund all premium for cover under the insurance policy if you request cancellation of the insurance policy within 21 days of its commencement. To do this you must advise us in writing and return the policy and the Certificate. You will not receive a refund if you have made a claim under the insurance policy during this period.

## DOCUMENTATION

Any documents, brochures, newsletters, forms or any correspondence or advice given by, produced by or on behalf of either the Insured or the Broker will not automatically be supported by the Insurer unless prior written sign off and approval has been given by Fossilon Underwriting Pty Ltd.

Please send all closing advices to [tim@epsiloninsurance.com](mailto:tim@epsiloninsurance.com)