

**SCHEDULE OF COVER**  
**Personal Accident**  
**Our Reference: 10110033**

**Name of Insured:**

Harness Racing New South Wales, including affiliated bodies, regional associations and Clubs And/or subsidiary and/or related corporations as defined under Australian Corporations Law and /or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests, inter relationships and liabilities.

**Insured Persons:**

- Category 1 - Licenced Trainers, Drivers, Monte Riders, Nominated Voluntary Stable Hands of Harness Racing New South Wales including licenced visitors from interstate and/or overseas whilst competing in events sanctioned by the Insured.
- Category 2 - Harness Racing NSW management, employees, all voluntary workers and support committee members of the Insured whilst engaged in voluntary work or travelling directly to or from such work, stewards, swab attendants, starters, stewards/officials from interstate in respect of their involvement with Harness Racing New South Wales, veterinarian employees and any other person in respect of their involvement with Harness Racing NSW in a representative capacity.
- Category 3 - All attendant licence holders of the Insured.
- Category 4 - All mini and maxi trotter participants of the Insured.

**Description of Business:**

Principally but not limited to the management of Harness Racing NSW, including racing, trialing and training of harness racing horses by licensed drivers, Trainers and Stable hands, show racing, registered clubs operations in respect of any Harness Racing Business including but not limited to:

Operators of Raceways including licensed premises, Club House, Bar, Bistro, Beer Garden Lounge/Games room, Organisers of Markets, Management, Totalisator Operations, Trialing Sales, Fundraising, Promotion and organisation of Harness Racing in Australia, property owners, and all associated activities undertaken by the insured.

**Note:**

A sanctioned activity means an activity involving the direct use and or handling of horses including training and working horses, maintenance to the surface of a privately owned training track, driving at approved shows gymkhanas and trials and direct travel to and from such events. A sanctioned activity does not mean activities such as maintenance work to plant, equipment or the building or maintenance of stables, fences or other structures. No cover applies when participating in race meetings where Workcover applies i.e. TAB betting on the race or any other time when Workcover applies.

**Period of Insurance:**

From: 4.00pm 1st September 2014

To: 4.00pm 1st September 2015

Both Local Standard Time at the Insureds Australian head office.

**Scope of Cover:**

Covering all Insured Persons anywhere in the world whilst participating in any

recognised and sanctioned activity directly associated with the sport of harness racing, including necessary travel to and from such activities.

**Aggregate Limit of Liability:**  
\$10,000,000 any one Category any one period of insurance.

**Age Limit:**  
5 up to and including 90 years

**Geographic Limits:**  
Worldwide

**Sums Insured:**

**Lump Sum Benefits:**

<p>Accidental Death and Capital Benefits Category 1</p>	<p>Maximum Benefit \$250,000 - Insured Persons without Dependants Accidental Death Benefit reduced to \$50,000  - Insured Persons aged up to 76-90 years Accidental Death Benefit \$10,000; Permanent Total Disablement Deleted  - Events 3 -19 Maximum benefit \$50,000</p>
<p>Category 2</p>	<p>\$250,000 - Insured Persons without Dependants Accidental Death Benefit reduced to \$50,000  - Insured Persons aged up to 76-90 years Accidental Death Benefit \$10,000; Permanent Total Disablement Deleted Events 3 -19 Maximum benefit \$50,000</p>
<p>Category 3</p>	<p>\$100,000 Accidental Death Benefit \$25,000</p>
<p>Category 4</p>	<p>\$100,000 Accidental Death Benefit \$25,000</p>

**Notes:**

- Should an Insured Person turn 91 years within the policy period, coverage will continue until the expiry date of the policy at which time all cover with respect to the Insured Person shall cease.

**Section A Capital Benefits:**

Death	% of Maximum Benefit
1. Death	100%
Permanent Disability	% of Maximum Benefit
2. Permanent total disablement	100%
3. Paraplegia / Quadriplegia	100%
4. Permanent and Incurable paralysis of all limbs	100%
5. Permanent total loss of sight of both eyes	100%
6. Permanent total loss of sight in one eye	100%
7. Permanent Total loss of use of two limbs	100%
8. Permanent Total Loss of one limb	100%
9. Permanent and incurable insanity	100%
10. Permanent total loss of hearing in	
(a) both ears	80%
(b) one ear	20%
11. Permanent total loss of lens in one eye	60%
12. Permanent Total Loss of four fingers and thumb of either hand	80%
13. Permanent Total loss of use of four fingers of either hand	50%
14. Permanent Total Loss of use of one thumb of either hand	
a) both joints	30%
b) one joint	15%
15. Permanent Total Loss of use of fingers of either hand:	
a) three joints	10%
b) two joints	7.5%
c) one joint	5%
16. Permanent Total Loss of use of toes either foot:	
a) all u one foot	18%
b) both joints	5%
c) one joint	3%
d) each toe	1%
17. Fractured Leg or patella with established non-union	10%
18. Shortening of leg by at least 5cm	7.5%

**Notes:**

1. Permanent Disability not otherwise provided for: It is agreed that Permanent Disability not otherwise provided for is included. An amount that we shall in the Insurers absolute discretion determine and being in their opinion not inconsistent with the benefits provided under Events 10 to 18 Inclusive. Limited to a maximum amount of 75% of the Capital Sum Benefit shown in the schedule.

**Section A - Weekly Benefits**

Category	Maximum Amount	Excess Period	Maximum Benefit Period	% of Salary
1	\$1,000	7 days	104 weeks	85%
2	\$3,000	7 days	104 weeks	85%
3		Nil Loss of Income		
4		Nil Loss of Income		

**Notes:**

1. Category 1 and 2 benefits claimed for weekly benefits injury to a maximum

of \$600 per week do not need to be substantiated by proof of income. Any benefit paid over \$600 per week requires the full figure claimed to be substantiated. Weekly benefits payable are subject to doctors certification confirming the person is medically unfit to work.

2. Temporary Partial Disablement 25% of the amount payable for Temporary Total Disablement.

**Additional Benefits:**

1. Student Assistance Benefit  
Reimbursing 100% of costs incurred for home tutorial expenses, travelling expenses etc. to assist full time students.

Weekly Benefit	\$300
Excess Period	7 days
Maximum Benefit Period	104 weeks

2. Home Help Benefit (Non Income And Income Earners)  
Reimbursing 100% of costs incurred for child minding, ironing, washing, cooking, cleaning etc.

Weekly Benefit	\$300
Excess Period	7 days
Maximum Benefit Period	104 weeks

3. Injury Assistance Benefit (Non Income and Income Earners)  
Reimbursing 100% of the cost incurred for expenses directly related to the disablement including cost incurred to maintain horse training whilst medically unfit to do so under direct of a doctor.

Weekly Benefit	\$1,000
Excess Period	7 days
Maximum Benefit	\$13,000
Maximum Benefit Period	104 weeks

4. Non-Medicare Medical Expenses  
Paying up to the insured percentage reimbursement for all Non-Medicare expenses incurred as a result of the injury. Should the insured person be insured by Private Health Insurance, or be entitled to receive reimbursement from any other source, the reimbursement will be the amount by which the Non-Medicare expenses exceed the benefit the insured person is entitled to receive from his/her Private Health Insurer or other source, to the maximum benefit per injury, less the excess.

Benefit Percentage	100%
Maximum benefit per injury	\$10,000
Excess	\$50
Maximum Benefit Period	104 weeks

5. Bed Care/Extra Cash  
Payable if as a result of an accident you are confined to a bed for a period of not less than 48 hours under the direction of a doctor.

Weekly Benefit	\$300
Maximum benefit period	104 Weeks

6. Emergency Transport  
Emergency Transport Expenses incurred as a result of sustaining an injury during the period of cover. Maximum benefit payable \$3,000.

7. Funeral Expenses

Paying expenses of burial or cremation or the cost of returning the insured persons body or ashes to their country of residence following accidental death.

Maximum benefit payable      \$10,000

**8. Rehabilitation Expenses**

Paying expenses incurred following an injury payable under section A of the policy for tuition, advice and/or treatment from a licenced vocational school or occupational rehabilitation institution, excluding benefits payable via Medicare or any private health fund.

Maximum benefit payable      25% of injury annual benefit as stated in the schedule or \$10,000 whichever is the lesser

**9. Injury Resulting In Loss Of Teeth Or Dental Procedures**

Injury resulting in loss of teeth or dental procedures, which occur within twelve months of the incident.

Loss of teeth or full capping of	
Teeth	Per Tooth 100%
Partial Capping of Teeth	Per Tooth 50%
Maximum Benefit	\$5,000. Limited to \$250 Per tooth

**10. Reconstruction Vehicle/Home Benefit**

Events 2-7 of Part A Lump Sum Benefits, we will pay up to 80% of the cost incurred for the installation of home or vehicle improvements at the insureds normal place of residence or insureds vehicle up to a maximum of \$1,500 (where directed by a medical practitioner).

**11. Damage To Clothing And Equipment Benefit**

Reimbursement of essential racing equipment such as clothing, up to a maximum of \$1,000.

**12. Broken Bones Benefit**

This policy is extended to provide compensation for the following broken/fractured bones resulting directly from an injury and occurring within twelve months of the date of such injury. The Sum Insured is \$5,000 or the percentage of the Sum Insured detailed below:

Neck, Spine (Complete Fracture)	100%
Hip, Pelvis, Skull	75%
Leg, Ankle, Knee, Shoulder Blade, Collar Bone	50%
Cheekbone, Jaw, Arm, Elbow, Wrist	30%
Hand, Foot	15%
Nose, Finger, Thumb, Toe, Ribs (Per finger, thumb, toe, rib)	5%

The maximum benefit payable for any one injury resulting in fractured bones shall be \$5,000.

**Covered Events:**

For insured persons under 35 years of age only, collapse or disability related to the cardiovascular system including heart conditions or stroke will be deemed an injury provided the condition was not a known pre-existing condition.

**Applicants Aged 76 to 90 Years:**

Insured persons aged 76 years up to and including 90 years of age are covered for the following events

Events 1           Maximum benefit \$10,000  
 Events 2           Is deleted  
 Events 3-20       Maximum benefit \$50,000

**Note:** Should the insured turn 91 within the policy period coverage will continue until the expiry date of the policy at which time all cover with respect to the insured person shall cease.

**Exclusions:**

Excluding events resulting from neurosis, psychosis, mental emotional, stress or anxiety condition; physical fatigue and/or associated disease or disorder.

Excluding insured persons under the influence of intoxicating liquor, having a blood alcohol content over the prescribed limit whilst driving, or being under the influence of any other drug, unless prescribed by a doctor and taken in accordance with a doctors advice.

Excluding:

- a) Any condition for which a doctor, treatment or medication was consulted, prescribed or administered prior to the commencement of the policy.
- b) A condition, the manifestation or symptoms which a reasonable person in the circumstances would be expected to be aware of at the commencement of the policy period.
- c) Any condition known to the insured prior to the commencement of the policy period.

**2014/2015 Category Premium Spilt inclusive:**

Category 1. - Licenced Trainers, Drivers, Stable Hands	\$154,907.50
Category 2. - Voluntary Workers	\$3,437.50
Category 3. - Attendant Licence Holders	\$946.00
Category 4. - Mini and Maxi Trotters	\$2,640.00

**Insurer:**

DUAL Australia on behalf of certain underwriters at Lloyds