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SCHEDULE OF COVER

Personal Accident

OUR REFERENCE	10110033S
INSURED	Harness Racing NSW including affiliated bodies, regional associations and clubs including subsidiary or controlled companies now or previously existing or hereafter formed or acquired, including mortgagees, lessors and other interested parties for their respective rights and interests.
BUSINESS OF INSURED	<p>All activities of the Insured, principally but not limited to:</p> <p>Principally but not limited to the management of Harness Racing in NSW, including racing, trialling and training of harness racing horses by licensed drivers, attended licence holders, Trainers and Stable hands, show racing, registered clubs operations in respect of any Harness Racing Business including but not limited to:</p> <p>Operators of Raceways including licensed premises, Retention Barn Training Centre, Operator of Menangle Park Training Centre, Training and education of industry participants, Club House, Bar, Bistro, Beer Garden Lounge/Games room, Management, Totalisator Operations, Trailling Sales, Mini Trot Come and Try Days, Dual Sulky rides, Rides in starting mobile, Fundraising, Promotion and organisation of Harness Racing in Australia, property owners, use and management of Retention Barn (Menangle and all other noted tracks) and all associated activities undertaken by the insured.</p> <p>Note:</p> <p>Property Owners activities extend to Registered Clubs, Associations and Nominated Registered Tracks as noted within the policy schedule.</p> <p>The policy also extends to provide coverage for licensed trainers, drivers or Stable hands at their own personal property in respect of their own personal liability as a property owner in respect of harness racing activities. Insured person is required to carry separate property owners liability insurance for non-harness racing related activities at their own personal property.</p>
INSURER POLICY NUMBER	To Be Advised
PERIOD OF INSURANCE	01/09/21 to 31/12/22 At 4pm Local Time

Name of Insured:

Harness Racing New South Wales, Harness Racing New South Wales Industry Fund, Harness Racing New South Wales Race Course Development Fund, Australian Pacing Gold Ltd, Tabaret Management Pty Ltd, Tabcorp Holdings Limited, Hawkesbury Owners & Trainers Trotting Association Inc, Harness Breeders New South Wales Inc. Integrity Auditor (in respect of their involvement with Harness Racing New South Wales matters only), Investigator (in respect of their involvement with Harness Racing New South Wales matters only), licensed drivers, licensed trainers, stable hands, stewards, swab attendants starters (if contracted by HRNSW and/or nominated and

declared club), mini and maxi trot licensees, stewards/officials from interstate in respect of their involvement with Harness Racing New South Wales, Mini Trot Clubs, veterinarian employees of HRNSW and veterinarian contractors and assisting staff in respect of advice (including taking of swabs and microchipping) given to registered clubs of Harness Racing NSW only at race meetings or if engaged to undertake specific tasks, affiliated bodies/clubs (listing attached), together with all members, coaches, officials, first aid personnel, administrators, voluntary workers, freeze branders, work experience personnel whilst licensed by the appropriate licensing authority whilst engaged in HRNSW activities, and licensed visitors from interstate and/or overseas whilst competing/Organising with in events sanctioned by the Insured.

Business Description:

Management of Harness Racing NSW, including racing, trialling and training of harness racing standard bred horses by licensed drivers, trainers and stable hands, show racing, rehoming activities, registered clubs operations in respect of any harness racing business including but not limited to:

Operators of Raceways including licensed premises, operator of Menangle Park Training Centre, training and education of industry participants, club house, bar, bistro, beer garden, lounge/games room, management, totalisator operations, trialing sales, mini trot come and try days, fund raising promotion and organisation of Harness Racing in NSW, fund raising by HRNSW and the Benevolent Fund, property owners, use and management of barn (operation of facilities of at Tamworth and Menangle Park Training Centre and Club Menangle) and all activities undertaken by the Insured

Property Owner activities extend only to Registered Clubs, Associations, Nominated Registered Tracks and training facilities.

Property Owners cover is afforded to registered trainers, drivers or stablehands at their own personal property in respect of their own personal liability as a property owner in respect of harness racing activities. These registered trainers, drivers or stablehands are required to carry a separate property owners liability insurance for non-harness racing related activities at their own personal property.

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 undertaking Harness Racing NSW activities 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, freeze branders, 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 and under 14 years Stable hands of the Insured and Clerks of the Course

Category 4 All mini and maxi trotter participants of the Insured.

Aggregate Limit of Liability:

\$10,000,000 any one Category any one period of insurance.



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Age Limit:

It is hereby noted and confirmed that the Age Limit under this Policy is 90 years of Age.

Geographic Limits:

Worldwide

Insurer:

HDI Global Specility SE

Policy Wording:

HSAB GPAO PDS Wording 210701

Sums Insured:

SECTION 1 - Lump Sum Benefits:

Category 1 \$500,000

Insured Persons without Dependants Accidental
Death Benefit reduced to \$50,000

Insured Persons aged up to 76-90 years without Dependents
Accidental Death Benefit \$10,000
Permanent Total Disablement Not Covered
Covered Events 3 û 19 \$50,000

Category 2 \$500,000

Insured Persons without Dependants Accidental Death
Benefit reduced to \$50,000

Insured Persons aged up to 76-90 years without Dependents
Accidental Death Benefit \$10,000
Permanent Total Disablement Not Covered
Covered Events 3 û 19 \$50,000

Category 3 \$100,000

Insured Persons aged up to 76-90 years without Dependents
Accidental Death Benefit \$25,000
Covered Events 3 û 19 Not Covered

Category 4 \$100,000

Insured Persons aged up to 76-90 years without Dependents
Accidental Death Benefit \$25,000
Covered Events 3 û 19 Not Covered

Notes:

1. 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 1 Capital Benefits Table:

1. ACCIDENTAL death	100%
2. PERMANENT Quadriplegia or Paraplegia	100%
3. PERMANENT and incurable paralysis of all LIMBS	100%
4. PERMANENT disablement not otherwise provided for in this table*	100%
5. PERMANENT and total LOSS of sight in one or both eyes	100%
6. PERMANENT and total LOSS of use of one or two LIMBS	100%
7. PERMANENT and incurable insanity	100%
8. PERMANENT total LOSS of hearing in both ears	100%
9. PERMANENT and total LOSS of the lens of both eyes	80%
10. PERMANENT and total LOSS of use of four fingers and the thumb of either HAND	75%
11. PERMANENT and total LOSS of two kidneys	75%
12. PERMANENT and total LOSS of the liver	70%
13. PERMANENT and total LOSS of the lens of one eye	60%
14. PERMANENT disfigurement from third degree burns equal to or greater than 20% of the surface of head and neck	60%
15. PERMANENT total LOSS of use of four fingers of either HAND	50%
16. PERMANENT disfigurement from third degree burns equal to or greater than 40% of the surface of the body (excluding head and neck)	40%
17. PERMANENT and total LOSS of sexual function	45%
18. PERMANENT and total LOSS of two testicles or two ovaries	40%
19. PERMANENT and total LOSS of one kidney	30%
20. PERMANENT total LOSS of hearing in one ear	30%
21. PERMANENT total LOSS of use of one thumb (both joints)	30%
22. PERMANENT and total LOSS of the spleen	25%
23. PERMANENT total LOSS of use of one thumb (one joint)	15%
24. PERMANENT total LOSS of use of one finger all three joints	15%
25. PERMANENT total LOSS of use of all toes on either FOOT	15%
26. PERMANENT total LOSS of use of one finger (two joints)	10%
27. FRACTURED leg or patella with established non-union	10%
28. Contracting HIV as a direct result of playing or participating in the SPORT	10%
29. Shortening of the leg by at least 5cm	8%
30. PERMANENT total LOSS of use of one finger (one joint)	5%
31. PERMANENT total LOSS of use of toes (per toe) both joints of the great toe	5%
32. Miscarriage or premature child birth as a direct result of playing or participating in the SPORT.	5%
33. PERMANENT total LOSS of use of toes (per toe) û one joint of the great toe	3%
34. PERMANENT total LOSS of use of toes (per toe) û all joints of any toe other than the great toe	1%

SECTION 2 - Temporary Total Disablement

Category 1	TEMPORARY TOTAL DISABILITY Benefit	\$1,000 per week
	Maximum Percentage of SALARY	85%
	Maximum BENEFIT PERIOD (weeks)	104 weeks
	EXCESS PERIOD (days)	7 days
	TEMPORARY PARTIAL DISBALEMENT at 25% of TEMPORARY TOTAL DISABLEMENT	

Category 2	TEMPORARY TOTAL DISABILITY Benefit	\$3,000 per week
	Maximum Percentage of SALARY	85%
	Maximum BENEFIT PERIOD (weeks)	104 weeks
	EXCESS PERIOD (days)	7 days
	TEMPORARY PARTIAL DISBALEMENT at 25% of TEMPORARY TOTAL DISABLEMENT	
Category 3	TEMPORARY TOTAL DISABILITY Benefit	Not Covered
	Maximum Percentage of SALARY	Not Covered
	Maximum BENEFIT PERIOD (weeks)	Not Covered
	EXCESS PERIOD (days)	Not Covered
Category 4	TEMPORARY TOTAL DISABILITY Benefit	Not Covered
	Maximum Percentage of SALARY	Not Covered
	Maximum BENEFIT PERIOD (weeks)	Not Covered
	EXCESS PERIOD (days)	Not Covered

Applied limits to remain unchanged although Notes amended to the following as agreed:

Category 1 and 2 the sports policy pays a Weekly Benefit in respect of loss of income of up to \$600 per week (dependent on actual average weekly earnings proven) following the expiry of the 7 day policy excess period for a period of up to 104 weeks depending on medical certification.

The cover under this section pays 100% of the Members actual weekly income, up to a maximum of \$600 per week, subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 104 weeks whichever is the lesser.

Temporary Partial Disablement ÷ 25% of the amount payable for Temporary Total Disablement

SECTION 3 - 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, helmets, up to a maximum of \$1,000.



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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 û Maximum benefit \$10,000

Events 2 û Is deleted

Events 3-20 û 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.

Exclusion:

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.

ANNUAL AGGREGATE DEDUCTIBLE

It is hereby noted and confirmed that the POLICY has an annual aggregate deductible of \$250,000 which is payable by the POLICY HOLDER in the event of a claim or series of claims prior to the BENEFIT being payable by US.

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

SANCTIONED ACTIVITY DEFINITION

A sanctioned activity means an activity involving the direct use and or handling of Standardbred horses including training and working horses, maintenance to the surface of a



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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 a 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.

DAMAGE TO CLOTHING AND EQUIPMENT

It is hereby noted and confirmed, WE will cover the reimbursement of essential racing equipment such as clothing and helmets up to a maximum of \$1,000 per COVERED PERSON.

An EXCESS of \$250.00.

OUR REMUNERATION

We will receive commission from the insurer identified above of \$20,411.99 inclusive of GST.

COOLING OFF PERIOD

If you decide that you do not require the insurance policy we have recommended, you have 14 days (or longer if the insurer allows it) from the earlier of the date you receive confirmation of the insurance contract and the date it was arranged, to change your mind. Check the Product Disclosure Statement and/or the product issuer's Policy Wording for details. If you do not want the insurance, you must tell us in writing that you wish to return the insurance contract and have the premium refunded.

If you do so the insurance contract will be terminated from the time your insurer was notified. The insurer may retain its reasonable administration and transaction costs and a short-term premium.

You cannot return the contract of insurance if it has already expired or if you have a made a claim against it.

IMPORTANT NOTICE

You should refer to the Product Disclosure Statement which contains information about this particular financial product to help you make an informed decision in regard to this product.