

<b>Interest and Limits Insured</b>	<b>Sports Liability</b>		
	<b>Part A General Liability</b>		
	Limit of Indemnity any one occurrence	\$20,000,000	
	for legal liability arising out of Property Damage, Personal Injury and Advertising liability happening during the Period of Cover.		
	<b>Part B Products Liability</b>		
	Limit of Indemnity any one occurrence and in the Aggregate	\$20,000,000	
	for legal liability arising out of Property Damage and Personal Injury happening during the Period of Cover.		
	Participant to Participant Liability included	Yes	
	Excess Applicable:	\$500	
	<b>Professional Indemnity</b>		
	Limit of Indemnity any one Claim	\$10,000,000	
	Limit of Indemnity in the Aggregate	\$10,000,000	
	for legal liability for a Breach of Duty that arises from umpiring, officiating, refereeing, training or coaching.		
	Excess Applicable:	\$500	
	Retroactive Date:	Date first held continuous cover	
	<b>Sports Injury</b>		
	Aggregate Sum Insured:	\$5,000,000	
	Capital Sum Insured:	\$ 100,000	
	<b>Death</b>	Insured Persons over 18 years Insured Persons under 18 years	100% of Capital Sum Insured 20% of Capital Sum Insured
	<b>Permanent Disability</b>	Applicable % of Capital Sum Insured shown in the Capital Benefits Schedule	
<b>Modification Expenses</b>	\$10,000 Limit		
<b>Funeral Benefit</b>	\$5,000 Limit		
<b>In Memoriam Benefit</b>	\$1,000 Limit		
<b>Loss of Earnings</b>	Weekly Sum Insured \$500 Maximum Period 52 weeks Waiting Period 7 days		
<b>Student Help</b>	Weekly Sum Insured \$500 Maximum Period 52 weeks Waiting Period 7 days		

	<p><b>Home Help</b> Weekly Sum Insured \$500 Maximum Period 52 weeks Waiting Period 7 days</p> <p><b>Parents' Allowance</b> \$1,500 Limit</p> <p><b>Dependant Children's Allowance</b> \$500 Limit</p> <p><b>Medical and Dental Costs</b> 90% of Non Medicare Expenses to Maximum Sum Insured \$5,000 for any one Accident. All claims are subject to a \$50 excess if no private health cover</p> <p><b>Home Nursing Care</b> Maximum weekly Sum Insured \$300 for a Maximum Period of 52 weeks</p> <p><b>Ancillary Non Medical Expenses</b> Maximum Sum Insured \$1,500 for any one Accident</p> <p><b>Rehabilitation Benefits</b> Maximum Sum Insured \$3,000 for tuition or advice fees Maximum Sum Insured \$500 for rehabilitation expenses</p> <p><b>Unexpired Membership Reimbursement Benefit</b> Maximum Sum Insured \$500 for pro rata refund</p> <p><b>HIV Positive Benefit</b> 10% of Capital Sum Insured</p> <p><b>Miscarriage and Premature Childbirth Benefit</b> Maximum \$2,500</p> <p><b>Kidnapping Benefit</b> 10% of Capital Sum Insured</p>
<p><b>Policy wording</b></p>	<p>Insurers wording plus endorsements to be agreed – Removal of Pre-existing / medical conditions exclusion (given the intellectual disability of athletes, provided they receive medical clearance that their physical abilities are suitable to partake in the sport, this exclusion should not apply to physical injuries stemming from or attributed by the insured members intellectual disability. Removal of / amendment to Professional Athlete Exclusion (Athletes who progress through the athlete pathway may receive financial reward. Given intellectual disability this reward may constitute as the athletes sole income. As it is no the intention of this policy to apply this exclusion in this particular scenario. Molestation Exclusion removed. Include Participation to Participant cover for all SOA sports.</p>