

SLE WORLDWIDE AUSTRALIA PTY LIMITED
A.B.N. 15 066 698 575 AFSL 237 268

GROUP PERSONAL INJURY POLICY
THE SCHEDULE OF COMPENSATION

Policy Number	221054401003
Insured	Country Rugby League of NSW Inc.
Insured Person(s)	All registered players; officials; accredited coaches; accredited referees; all registered volunteer workers; CRL registered school boys and any clubs that are affiliated with the Country Rugby League of NSW Inc.
Period Of Insurance	From: 4pm on 31 st December 2017 To: 4pm on 31 st December 2018
Aggregate Limit of Liability	\$3,000,000 any one Period of Insurance
Annual Premium	As Agreed
Stamp Duty	As Agreed
Total	As Agreed
Geographical Limits	Australia and New Zealand

SECTION A – CAPITAL BENEFITS	
Events 1 then 4-17	\$50,000 Event 1 only, Death Benefit is limited to \$10,000 for Insured Persons under 18 years old
Event 2 and 3	\$330,000 (Permanent Paraplegia/Quadriplegia)
SECTION B – WEEKLY BENEFITS	
Benefit Period	Up to 52 weeks each and every claim
Deferral Period	14 days each and every claim for Junior Registered Players 28 days each and every claim for Senior Registered Players
Event 18	80% of Your Weekly Income up to \$300 per week
Event 19	80% of the actual cost of Home Help up to \$300 per week
Event 20	80% of the actual cost of Home Tutorial up to \$300 per week

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	SECTION C – SPECIAL BENEFITS
Non-Medicare Medical Expenses	We will pay 80% of eligible Expenses (as defined), after any reimbursement from a recognised private health fund, up to a maximum of \$3,000 for any one Injury and up to \$5,000 any one Period of Insurance.
Excess	\$50 each and every claim for physiotherapy, chiropractic, osteopathic, acupuncture and remedial massage expenses. Cover for expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider.
Nil Excess	If the Insured Person is a member of a registered Private Health Fund.
Travel and Accommodation Expenses (Junior Registered Players Only)	We will pay 80% of reasonable travel and or accommodation expenses (as defined) with any motel/hotel accommodation being capped at \$150 per night. These accumulated benefits will be paid up to a total maximum benefit of \$1,000 for any one injury and during any one policy period. Appropriate receipts must be provided for any of these benefits to be considered.
Parent Inconvenience Allowance	We will pay 100% of eligible expenses (as defined) to parents of full time student's and under 25 years of age travel & accommodation expenses paid at \$100 per day up to a maximum benefit of \$2,000. No benefit payable for first 2 days of hospitalisation
Funeral Expenses	We will pay 100% of eligible Expenses up to \$2,000

Extent Of Cover Group Personal Injury August 2016 Policy

Age Limitation Over 5 years and under 85 years

Broker: CRL OF NSW
Po Box 411
Sydney Markets NSW 2129

Insurer 100% underwritten for certain underwriters at Lloyd's of London by their agent SLE Worldwide Australia Pty Limited under binding authority B0572NA17SL01.



Signed

Dated

14TH November 2017

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Endorsement attaching to and forming part of policy number 221054401003 in the name of Country Rugby League of NSW Inc.

Effective 31st December 2016, the following clauses are attached to the above policy for Junior Players Only.

Additional cover for Non-Medicare Medical Expenses

Where covered expenses cannot be provided during the policy's usual twelve (12) calendar month benefit period and the delay with treatment is recommended by the Insured Person's treating medical practitioner, specialist or dental surgeon and is entirely due to the original injury, then these expenses will be paid provided the original injury/claim was lodged within that policy period and a medical statement is provided which confirms the date the treatment/procedure can be undertaken. During this period the Insured Person must follow medical advice from his or her legally qualified medical practitioner or qualified dental surgeon. These expenses will be paid up to the maximum benefit payable under the policy and only whilst the policy remains in force.

Travel and Accommodation Expenses (Ancillary Non-Medical Expenses)

We will reimburse reasonable travel and or accommodation expenses necessarily incurred as a result of an Injury (as defined) to an Insured Person up to the limits set out in the policy Schedule.

- (a) in the direct transportation of the Insured Person to a hospital or place of treatment, providing such medically referred treatment requires travel in excess of 100kms
- (b) in the emergency attendance on the Insured Person of (1) one of the Insured Person's parents, guardians, spouse, partner or children and which results in the need for overnight accommodation in either a registered hotel or motel
- (c) travel expenses means the reasonable petrol costs associated when a private motor vehicle is used or reasonable domestic airfare charges in a properly licensed aircraft and these expenses are the result of the circumstances set out above in either (a) and/or (b)
- (d) accommodation expenses means the reasonable cost of overnight accommodation in either a registered hotel or motel
- (e) food and beverages are not covered under Travel and Accommodation Expenses

Ancillary Non-Medical Expenses

We will pay 80% of reasonable travel and or accommodation expenses (as defined) with any motel/hotel accommodation being capped at \$150.00 per night. These accumulated benefits will be paid up to a total maximum benefit of \$500 for any one injury and during any one policy period. Appropriate receipts must be provided for any of these benefits to be considered.