

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

**GROUP PERSONAL INJURY POLICY  
THE SCHEDULE OF COMPENSATION**

<b>Policy Number</b>	221054401003
<b>Insured</b>	Country Rugby League of NSW Inc.
<b>Insured Person(s)</b>	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.
<b>Period Of Insurance</b>	From: 4pm on 31 <sup>st</sup> December 2018 To: 4pm on 31 <sup>st</sup> December 2019
<b>Aggregate Limit of Liability</b>	\$3,000,000 any one Period of Insurance
<b>Annual Premium</b>	As Agreed
<b>Stamp Duty</b>	As Agreed
<b>Total</b>	As Agreed
<b>Geographical Limits</b>	Australia and New Zealand

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



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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 31<sup>st</sup> 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.