

CERTIFICATE OF CURRENCY

From: Scot Weston - scot@mckenzieross.com.au

We hereby confirm that we have arranged the insurance cover mentioned below:

Karting (New South Wales) Inc
 Locked Bag 8017
 PENRITH NSW 2751

Date: 28/09/2020

Our Reference: KARNSW

TRANSFER RENEWAL

Class of Policy: Personal Accident And Illness (16)
Insurer: Certain Underwriters At Lloyds
 One Lime Street, London EC3M 7HA UK
 ABN:
The Insured: Karting (New South Wales) Inc

Policy No: QMEL/10434155
Invoice No: 187342
Period of Cover:
 From 1/10/2020
 to 1/10/2021 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Signature:

On behalf of: **MCKENZIE ROSS&CO**

Schedule of Insurance

Class of Policy: Personal Accident And Illness (16)
The Insured: Karting (New South Wales) Inc

Policy No: QMEL/10434155
Invoice No: 187342
Our Ref: KARNSW

This policy has been placed through

Sportscover Australia Pty Ltd
ABN 43 006 637 903
271 Wellington Road Mulgrave 3170

Sportscover Australia Pty Ltd is an underwriting agency who has placed the policy with

Certain Underwriters At Lloyds
One Lime Street, London EC3M 7HA UK

Insured: Karting (New South Wales) Inc. and all members, officials, authorised persons, license holders and all associated and affiliated clubs.

Risk location: New South Wales

Category 1

- a) Drivers (including Guest Overseas Drivers), Pit Crew aged 16 or over in paid occupation.
- b) Drivers (including Guest Overseas Drivers), Pit Crew aged 16 or over not in paid occupation.
- c) Junior Drivers (including Guest Overseas Drivers), Pit Crew aged 5 to 16 years.

Category 2

- a) All authorised officials and marshalls
- b) Voluntary workers

Cover Type

Injury Only:

Coverage applies whilst and Insured Person is engaged in club activities including official race/or practice, travelling to and from an official karting activities, Pits, crew and volunteers during official karting activities.

Section 1- Personal Accident

Part A- Capital Benefits

Events 1-19 sum insured \$75000

Part B- Weekly Benefits/ Injury category 1&2 temporary total disablement

Percentage of salary: 85%

Max per week: \$500

Max benefit period: 104 weeks

Waiting period: 7 days

Part B- Weekly Benefits/ Injury category 1&2 temporary partial disablement

Percentage of salary: 40%

Max per week: \$200

Max benefit period: 52 weeks

Waiting period: 0 days

Part C&D

Injury resulting in fractured bones & damage to teeth not insured

Additional Benefits

Accidental HIV Infection: Not Insured

Accommodation and Transport Benefit: Not Insured

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Childcare Benefit:	Not Insured
Coma Benefit:	Not Insured
Dependent Child Benefit:	Not Insured
Domestic Help Benefit:	Not Insured
Education Fund Benefit:	Not Insured
Home Care Benefit:	Not Insured
Hospitalisation Waiting Period Waiver:	Included
Independent Financial Advice:	Not Insured
Modification Benefit:	\$1,000
Orphan Benefit:	Not Insured
Rehabilitation Benefit:	Not Insured
Spouse/Partner Retraining Benefit:	Not Insured
Student Tutorial Benefit:	Not Insured
Non-Medicare Medical Expenses:	\$5,000 \$0 Excess with Private Health Insurance

Age Limit: 5 to 70* years of age.

For Drivers & Pit Crew aged between 61 and 70 years, cover is limited to Accidental Death only. No cover applies from the age of 81 onwards.

Unexpired membership benefit

If, during the Period of Insurance, an Insured Person suffers an Injury which results in benefits being payable under; (a)Events 2 to 9.a); or

(b)Events 20 for which a Doctor certifies in writing will continue for a minimum period of twenty-six (26) weeks;

and is certified by a Doctor as preventing the Insured Person from continuing participation in any sport or gym activity for which they have paid or are contractually obliged to pay a membership, association or registration fee, We will pay a pro-rata refund of such fees for the current season up to the amount of \$1,000.

Additional benefits- Ambulance/ transportation cover:

It is hereby noted and agreed with effect from 27/3/19, Accommodation and Transport Benefit is included to a max of \$1,000 any one person, anyone event.

Accommodation and transport benefit If, during the Period of Insurance, an Insured Person sustains an Injury and is admitted as an in-patient of a hospital, which is more than one hundred (100) kilometres from the Insured Person's normal place of residence,

We will pay the actual and reasonable transport and/or accommodation expenses incurred by their Spouse/Partner and/or Dependent Children to travel to or remain with the Insured Person up to the amount shown on the Policy Schedule against Additional Wellbeing – Accommodation and Transport Benefit.

4. Policy Benefits

4.1 Capital Benefits

Bodily Injury sustained by an Insured Person during the Scope of Cover which within twelve calendar months results in:

The benefits payable will be the following percentage of the Capital Benefit specified in The Schedule

1	Death (limited to 20% of the Capital Benefit in The Schedule for Insured Persons under 18 years of age)		100%
2	Permanent Quadriplegia		100%
3	Permanent Paraplegia		100%
4	Permanent total loss of sight	two eyes	100%
		one eye	50%
5	Permanent total loss of hearing	two ears	75%
		one ear	25%
6	Permanent total loss of use of	two arms	75%
		one arm	35%
7	Permanent total loss of use of	two legs	75%
		one leg	35%
8	Permanent total loss of use of	two+ fingers	40%
		two fingers	14%
		one finger	4%
		one thumb	5%
9	Permanent total loss of use of	two+ toes	40%
		two toes	14%
		one toe	4%
10	Permanent total loss of	two kidneys	75%
		one kidney	30%
		spleen	25%
		liver	70%
		two testicles	40%
		one testicle	6%
		sexual function	45%

11	Total & permanent	Disfigurement	up to 45%
		Shortening of leg	7%
	For the purposes of this Event 11 only, Disfigurement means disfigurement that extends to more than 20% of the entire external body. The total percentage paid to be at Our sole and absolute discretion.		
12	Any permanent total disability or permanent total loss of use of any body part not shown above will be compensated at a percentage of the Capital Benefit as determined at the sole and absolute discretion of the underwriters. Such determination will not be inconsistent with the benefits provided under Events 4-11 inclusive.		up to 90%
13	Becoming HIV positive but cover for this Event is only provided if the infection was as a direct result of playing or participating in the Sport nominated in The Schedule.		10%
14	Actual Non Medicare Medical Expenses incurred following Accidental miscarriage or premature child birth up to max 26 weeks of pregnancy. Cover for this Event is only provided if the miscarriage or childbirth was as a direct result of playing or participating in the Sport nominated in The Schedule. Event 14 is subject to deduction of the Excess specified in The Schedule for Medical Benefits.		up to 5%

4.2 Medical Benefits

(If noted in The Schedule that You have purchased this Section)

4.2.1 Non Medicare Benefits

If, during the Scope of Cover, an Insured Person suffers Bodily Injury which within twelve (12) calendar months results in:

- Private Hospital Accommodation
- Ambulance Transport Cost
- Chiropractic
- Dental Services (to sound whole teeth only)
- Ancillary Medical Procedures
- Theatre Fees in Private Hospital where Medicare does not apply
- Orthotics, Splints and Prosthesis where an Insured Person's Medical Practitioner considers them medically necessary for the treatment of the Bodily Injury

We will pay for the Non Medicare Medical Expenses incurred subject to the percentage and maximum sum insured as noted in The Schedule

This benefit covers only expenses that are not covered by the Medicare Act 1983. Further, it only applies to the difference between any private health insurance rebate to which an Insured Person may be entitled and the actual cost incurred by the Insured Person.