

Policy Schedule



Group Personal Accident & Illness





Policy Number: 2200104834

Named Insured: FOOTBALL NSW LIMITED, including all affiliated clubs, branches and associations (and their member clubs), referees branches and Futsal centres

Policy Period: **From:** 31 Oct 2022 (at 4.00pm. Local Standard Time)
To: 31 Oct 2023 (at 4.00pm. Local Standard Time)

Broker: Gow Gates Insurance Brokers Pty Ltd (Sydney)

Territorial Limit: WorldWide

GROUP INJURY & SICKNESS

Premium	As Agreed
GST	As Agreed
Stamp Duty	As Agreed
TOTAL	As Agreed

The Annual Premium of this Policy is an Agreed Premium.

Insured Person(s): All players and/or non playing officials including team managers, referees, trainers, coaches, masseurs, committee members, directors, office bearers, administrators, employees, executive officers, selectors, ball boys, medical persons, physiotherapists, ambulance officers, voluntary workers and other match day officials of the Insured(s).

Scope of Cover: Cover applies twenty four (24) hours per day whilst the Insured Persons is engaged in the following activities:

- (a) Playing in official matches sanctioned by The Insured(s)
- (b) Official training, trials or practice (including practice matches) sanctioned by The Insured(s)
- (c) Engaged in fundraising activities for The Insured(s)
- (d) Engaged in administrative or organised social activities of The Insured(s)
- (e) Unpaid voluntary activities performed on behalf of The Insured(s)
- (f) Travelling directly to or from or between activities described above from the Insured Person's normal place of residence, place of education or place of employment.
- (g) all other travel including intrastate, interstate and overseas sanctioned by The Insured(s)

Age Limitation: Up to 90 years of age.

Aggregate Limit of Liability: (Special Provisions - Number 7)

Any Policy period except non schedule flights (a)	\$5,000,000
Any Policy period relating to non schedule flights (b)	NIL

The compensation applicable under each section for each insured person:

Section A: DEATH & CAPITAL BENEFITS, Events 1-2, 4-16, 18-19	\$100,000 (\$20,000 for under 18 years old)
DEATH & CAPITAL BENEFITS, Event 3	\$250,000
Section B: WEEKLY INJURY BENEFITS, Event 20	85% of Income to a maximum of \$250
	Aggregate Period 52 Weeks
	Elimination Period 7 Days
• Events 21 (a) & (b) apply if an amount is shown against Event 20	
Section C: WEEKLY SICKNESS BENEFITS, Event 22	Not Included



Section D: AIG CARE PLUS BENEFITS

1. Lump Sum Overseas Surgical Benefits For Injury		Not Included
Brain Surgery		
Amputation of a Limb		
Fracture of a Limb Requiring Open Reduction		
Any other Surgical procedure performed under general anaesthetic		
2. Lump Sum Overseas Surgical Benefits For Sickness		Not Included
Open Heart Surgery		
Brain Surgery		
Abdominal Surgery performed under general anaesthetic		
Any other Surgical procedure performed under general anaesthetic		
3. Broken Bones		Not Included
4. Guaranteed Payment Benefit (conditions apply)		Not Included
5. Loss of Teeth Benefit		Not Included
6. Accommodation and Transport Expense Benefit		Up to \$1,500
7. Coma Benefit		Not Included
8. Domestic Help Benefit (maximum 52 weeks)	100% of the cost of Domestic Help up to a maximum of \$250 per week with 7 days Elimination Period	
9. Education Fund Benefit		Not Included
10. Funeral Expense Benefit		Up to \$6,000
11. Independent Financial Advice Benefit		Not Included
12. Executor Emergency Cash Advance		Not Included
13. Home/Vehicle Modification Benefit	100% of the cost of renovations to a maximum of \$10,000	
14. Premature Birth/Miscarriage Benefit		Not Included
15. Spouse/Partner Employment Training Benefit		Not Included
16. Student Tutorial Benefit (maximum 52 weeks)	100% of the cost of Student Tutorial Expenses up to a maximum of \$250 per week with 7 days Elimination Period	
17. Unexpired Membership Benefit		\$500
18. Chauffer Benefit		Not Included
19. Childcare Benefit (maximum 26 weeks)		Not Included
20. Corporate Image Protection		Not Included
21. Replacement Staff/Recruitment Costs		Not Included
22. Visitors Benefit		Not Included
23. Overseas Bed Care Benefit (maximum 52 weeks)		Up to \$300 per week
24. Rehabilitation Costs (maximum of 6 months)		Up to a maximum of \$3,500 per month
25. Escalation of Claim		Not Included
26. a. Spouse		Not Included
b. Dependant Children		Not Included
27. Accidental HIV Infection		Not Included

If no amount is inserted against any one or more of the above Sections, this Policy does not provide cover under that Section or Sections.

Note: Weekly Benefits are reduced by Workers Compensation

Policy Wording: Group Personal Accident & Illness AH610.9 PDS JM09/00064.8



Endorsements:

Aggregate Deductible

It is hereby noted and agreed that an aggregate deductible of \$2,574,455.00 applies to this Policy. We shall not be liable for any claims payments unless the aforementioned aggregate deductible of \$2,574,455.00 has been exhausted during the Policy Period.

In all other respects this Policy shall remain unaltered.

Insured Persons who are non-residents of Australia

Non-residents of Australia who are registered members with a member club, are covered by the Policy subject to the following conditions:

1. Non-Medicare Medical Expenses will only be reimbursed, subject to the Policy benefit limit stated in the Policy Schedule where the expense is not a Medicare item, or for expenses that would have attracted a Medicare rebate if the Insured Persons were an Australian resident.
2. All benefits will cease if the Insured Person leaves Australia.

In all other respects this Policy shall remain unaltered.

Special Events Cover

A framework is required to manage the process of extending the programme to provide cover, on a one off basis, as required by FFA or Member Federations and their affiliated Associations and/or Clubs. Covers are required to be extended for players or teams to whom cover is not automatically granted. The covers are required to have the capacity to include tournaments where overseas touring teams participate, corporate events, charity matches and composite teams. Covers will only be required to be extended when the event is sanctioned by FFA or a Member Federation.

In all other respects this Policy shall remain unaltered.

Section D - AIG Care Plus Benefits

It is hereby noted and declared the following benefit is added to the Policy under Section D: Out of Pocket Expenses.

If during the Policy Period and whilst the person is an Insured Person, the Insured Person sustains a Bodily Injury which directly results in otherwise unforeseeable expenses for Medical Aids, local transportation (other than in an ambulance) for the purpose of seeking medical treatment, and other non-medical expenses such as clothing and non-medical equipment, We will pay the actual and reasonable costs incurred up to a maximum of \$1,500, provided that those costs are not insured elsewhere under this Policy, or an expense to which the following applies:

We will not pay benefits with respect to any loss, damage, liability, Event, Injury or Sickness which directly or indirectly would result in Our contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth), Private Health Insurance (Health Insurance Business) Rules as updated from time to time, or National Health Act 1953 (Cth) or any amendment to, or consolidation or re-enactment of, those Acts.

In all other respects this Policy shall remain unaltered.

General Exclusions - 7.0

It is hereby noted and agreed that the following under General Exclusions has been removed in its entirety.

7.0 Training for or participating as a professional in any sport.

In all other respects this Policy shall remain unaltered.

Additional Exclusions: NIL

Authorised Signatory

AIG Australia Limited ABN 93 004 727 753 AFSL 381686

#####



American International Group, Inc. (AIG) is a leading global organisation. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIG_LatestNews | LinkedIn: <http://www.linkedin.com/company/aig>

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit Our website at www.aig.com.au. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. In Australia, insurance products are issued by AIG Australia Limited ABN 93 004 727 753, AFSL 381686. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

©AIG - all rights reserved. Corporate Travel Insurance Lifestyle Plus October 2020

Head Office
NEW SOUTH WALES
Level 19, 2 Park Street
Sydney, NSW 2000, Australia
General customer service
Tel: +61 2 9240 1711



Group Personal Accident & Illness Insurance

Endorsement

Policy Number:

Insured:

Effective Date:

Notwithstanding anything contained in the Group Personal Accident & Illness Insurance "Policy" to the contrary, the policy is amended as follows:

In all other respects this Policy remains unaltered.

Extra Premium \$

GST \$

Stamp Duty \$

Total \$

Date of issue:

Broker:

Per: 
AIG Australia Limited

Head Office

Sydney Level 19, 2 Park Street Sydney NSW 2000 Australia
GPO Box 9933 Sydney NSW 2001 Australia
Melbourne GPO Box 9933 Melbourne VIC 3001 Australia
Brisbane GPO Box 9933 Brisbane QLD 4001 Australia
Perth GPO Box 9933 Perth WA 6848 Australia

Australia wide T 1300 030 886
F 1300 634 940
International T +61 3 9522 4000
F +61 3 9522 4645
www.aig.com.au