

SCHEDULE OF COVER

NAME OF INSURED: Gold Coast Champions Cup
And all registered teams & players, referees, coaches, officials, first aid personnel, administrators and voluntary workers of these bodies.

INSURED ABN / ITC: Registered for GST TBA
A.B.N TBA
ITC TBA

BUSINESS OF THE INSURED: Principally Soccer Club involved with administration, organising and conducting sporting events, fund-raising and any other activities incidental thereto.

The below quotation provides coverage for conducting the Gold Coast Champions Cup carnival to be held between 27 September 2008 – 4 October 2008.

GENERAL: **Estimate of Numbers to be insured:**

Teams	158
Coaches	158
Managers	158
Referees	110
Officials & Voluntary Workers	Included

Scope of cover - Group Sports Injury (Australian Residents only)

Scope of Cover: Cover limited to injury whilst an insured person, resident of Australia, is:

- Playing in competitions and performances;
- Participating in training or practice sessions, or official functions arranged by the insured;
- Travelling to or from club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured;
- Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating;
- Whilst an Insured Person is engaged in any voluntary work.

Geographical Limits: Australia wide

Key Benefits: **Capital Benefits** - The cover under this section provides \$50,000 for death resulting from injury. All other permanent disabilities are calculated using a percentage of the death benefit depending on the severity of the injury. For full details of these percentages, please refer to the Events Schedule contained in the policy wording.
Please Note — Event 1 Death is limited to 20% for insured persons whose age is less than 18.

Loss of Income/Student Allowance/Domestic Home Help - The cover under this section pays 75% of the insured person's actual weekly income, up to a maximum of \$210 per week, subject to a 14 day deferral period. Please note that income earned from participating in the sport is not covered. The benefit will be paid for the period of the Total Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Non-Medicare Medical Expenses - The cover under this section reimburses 50% of non-Medicare medical treatment, with the exception of Physiotherapy treatment, which is reimbursed at 95% of the fee charged less rebates from other sources for visits 1 to 5, 80% of the fee charged less rebates from other sources for visits 6 to 10 and 75% of the fee charged less rebates from other sources for all subsequent visits. The maximum benefit for this section is Sportscover standard maximum \$1,200. All treatment must be certified by a registered medical practitioner and not subject to any Medicare rebate. All claims are subject to a \$20 excess. **Any expenses must be incurred within 12 months of the insured person sustaining the injury.**

Funeral Benefit - The benefit payable under this section is \$5,000.

Insurer: Sportscover Australia Pty Ltd via Lloyds of London

Coverage for overseas teams

The coverage provided under the Group Personal Accident/Sports Injury Insurance policy only provides coverage for a permanent resident of Australia. Therefore, we recommend that all overseas teams arrange for Group Travel Insurance policy to ensure that there is coverage in the instance of an injury or hospitalization whilst competing in the tournament and a loss of baggage or money. **We can assist these teams with this coverage.**

Please note, the players, teams, coaches and manager are covered under the Group Sport Liability & Group Sport Professional Indemnity Insurance policies.

Scope of cover — Group Sport Liability

Scope of Cover: Covering the Insured's legal liability to pay by way of compensation to third parties in respect of Personal Injury and/or Property Damage happening during the Period of Insurance caused by an occurrence in connection with the Business of the Insured (as per the Insurers Policy Wording).

Sum Insured: **Public Liability Limit:** \$10,000,000 Any One Loss
Products Liability Limit: \$10,000,000 in the Aggregate
Excess: Nil

Insurer: Sportscover Australia Pty Ltd via Lloyds of London

Scope of cover — Group Sport Professional Liability

Scope of Cover: Providing indemnity to the Insured for legal liability claims made for Injury and/or Property loss or damage during the Period of Insurance arising from a breach of professional duty, errors or omissions in connection with the sport.
Insured Parties - Qualified referees, managers, coaches and club officials

Sum Insured: **Limit:** \$1,000,000 Any One Loss
Excess: Nil

Insurer: Sportscover Australia Pty Ltd via Lloyds of London

Please note that this is only a summary of cover. Refer to the Policy wording for full details of coverage.