

Group Personal Accident Insurance

POLICY SCHEDULE

Thank you for providing Berkshire Hathaway Specialty Insurance the opportunity to offer terms. Please find *Our* schedule of benefits below.

Policy Number 47-ZAH-338894-02

Policyholder Australian Rugby League Commission Limited, The National Rugby League Limited

Period of Insurance

Insurance Period: From: **31 December 2025** To: **31 December 2026**
Both days at 4:00pm Eastern Standard Time

Aggregate Limits of Liability

Any one Accident or Occurrence \$10,000,000

Non Scheduled Air Travel

Single-engine Not Insured

Multi-engine Not Insured

Helicopter Not Insured

Schedule of Sums Insured

Category	A
Insured Persons	The top 30 remunerated players per NRL team as well as, up to 6 development players per NRL team.
Operation of Cover	The insurance being provided under this <i>Policy</i> shall apply on a 24 hour basis during <i>the Period of Insurance</i> .

Coverage Sections Sums Insured

Part I – Accidental Death and Disablement

Event 1 – Accidental Death		Not Insured
Event 2 – Permanent Total Disablement		\$1,000,000
Events 3 to 18 – Other Permanent Disablement		\$1,000,000

Part II – Weekly Injury Benefit

Event 19 – Temporary Total Disablement (Injury)		Not Insured
<i>Excess Period</i>		Not Insured
Benefit Period		Not Insured

Part III – Fractured Bones

Events 21 to 29 – Fractured Bones		Not Insured
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Part IV – Bodily Injury Resulting in Surgery outside of Australia

Events 30 to 34 – Injury resulting in Surgery		Not Insured
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Part V – Bodily Injury Resulting in Loss or Damage to Teeth

Events 35 to 36 – Injury resulting in Loss or Damage to Teeth		Not Insured
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Part VI – Weekly Sickness Benefit

Events 37 – Temporary Total Disablement (Sickness)		Not Insured
<i>Excess Period</i>		Not Insured
Benefit Period		Not Insured

Part VII – Sickness Resulting in Surgery outside of Australia

Events 39 to 42 – Sickness resulting in Surgery		Not Insured
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BHSI Health

Accidental H.I.V. Infection Benefit		Not Insured
Bed Care Benefit		Not Insured
Coma Benefit		Not Insured
Modification Benefit		\$20,000
Premature Birth/Miscarriage Benefit		Not Insured
Rehabilitation Benefit		Not Insured
Terrorism Benefit		Not Insured
Trauma Benefit		Not Insured
Visitors Benefit		Not Insured
Work Experience Benefit		Not Insured
Workplace Assault Benefit		Not Insured

BHSI Wellbeing

Accommodation and Transport Expenses		Not Insured
Chauffeur Benefit		Not Insured
Childcare Benefit		Not Insured
Corporate Image Protection		Not Insured
Dependent Child Supplement		Not Insured
Domestic Help Benefit		Not Insured
Education Fund Benefit		Not Insured
Executor Emergency Cash Advance Benefit		Not Insured
Funeral Expenses Benefit		Not Insured
Independent Financial Advice Benefit		Not Insured
Orphan Benefit		Not Insured
Out of Pocket Expenses Benefit		Not Insured
Replacement Staff/Recruitment Costs		Not Insured
Spouse or Partner Employment Training Benefit		Not Insured
Student Tutorial Benefit		Not Insured
Unexpired Membership Benefit		Not Insured

Schedule of Sums Insured

Category B

Insured Persons Non Contracted NRL Players

Operation of Cover The insurance being provided under this *Policy* shall apply to all registered players, officials, accredited coaches, accredited referees, and all registered voluntary workers competing in the following:

- Participating in authorized NRL Masters Rugby League Carnivals, Mini-Carnivals and Gala Days;
- Participating in official NRL Masters functions arranged by the *Policyholder*;
- Participating in authorized NRL Beach Touch, 9's and 7's competitions

Coverage Sections

Sums Insured

Part I – Accidental Death and Disablement

Event 1 – Accidental Death		\$250,000
Event 2 – Permanent Total Disablement		\$250,000
Events 3 to 18 – Other Permanent Disablement		\$250,000

Part II – Weekly Injury Benefit

Event 19 – Temporary Total Disablement (Injury)	85% of weekly <i>Income</i> to a maximum of:	\$500
<i>Excess Period</i>	14 days	
Benefit Period	52 weeks	

Part III – Fractured Bones

Events 21 to 29 – Fractured Bones		Not Insured
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Part IV – Bodily Injury Resulting in Surgery outside of Australia

Events 30 to 34 – Injury resulting in Surgery		Not Insured
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Part V – Bodily Injury Resulting in Loss or Damage to Teeth

Events 35 to 36 – Injury resulting in Loss or Damage to Teeth		Not Insured
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Part VI – Weekly Sickness Benefit

Events 37 – Temporary Total Disablement (Sickness)		Not Insured
<i>Excess Period</i>		Not Insured
Benefit Period		Not Insured

Part VII – Sickness Resulting in Surgery outside of Australia

Events 39 to 42 – Sickness resulting in Surgery		Not Insured
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BHSI Health

Accidental H.I.V. Infection Benefit		Not Insured
Bed Care Benefit		Not Insured
Coma Benefit		Not Insured
Modification Benefit		Not Insured
Premature Birth/Miscarriage Benefit		Not Insured
Rehabilitation Benefit		Not Insured
Terrorism Benefit		Not Insured
Trauma Benefit		Not Insured
Visitors Benefit		Not Insured
Work Experience Benefit		Not Insured
Workplace Assault Benefit		Not Insured

BHSI Wellbeing

Accommodation and Transport Expenses		Not Insured
Chauffeur Benefit		Not Insured
Childcare Benefit		Not Insured
Corporate Image Protection		Not Insured
Dependent Child Supplement		Not Insured
Domestic Help Benefit		Not Insured
Education Fund Benefit		Not Insured
Executor Emergency Cash Advance Benefit		Not Insured
Funeral Expenses Benefit		\$2,000
Independent Financial Advice Benefit		Not Insured
Orphan Benefit		Not Insured
Out of Pocket Expenses Benefit		\$1,500
Replacement Staff/Recruitment Costs		Not Insured
Spouse or Partner Employment Training Benefit		Not Insured
Student Tutorial Benefit		Not Insured
Unexpired Membership Benefit		Not Insured

Schedule of Sums Insured

Category	C
Insured Persons	The top 24 remunerated players per NRLW team as well as, up to 4 development players per NRLW team.

Operation of Cover	<p>The insurance being provided under this <i>Policy</i> shall apply whilst an <i>Insured Person</i> is playing or taking part in all declared competitions or camps arranged by and under the auspices of the <i>Policyholder</i>, including:</p> <ul style="list-style-type: none"> a) Playing or taking part in representative, state or national games or regular season competitions b) Engaging in training days/camps or practice for activities as described in a) above c) Travelling directly between the games/activities in a) or b) above, and the insured person's residence of or place of employment or the premises of the <i>Policyholder</i> d) Staying away from the insured person's home district during a tour for the purpose of participating in games/activities. e) Engaging in administrative or organised social activities of the <i>Policyholder</i> <p>Declared events include:</p> <ol style="list-style-type: none"> 1. NRLW 2026 Season - July to October 2. NRI Women's State of Origin Series 3. Jillaroos Test Match 4. Indigenous Carnivals – KO; Murri Murri; QPIC
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Coverage Sections Sums Insured

Part I – Accidental Death and Disablement

Event 1 – Accidental Death		Not Insured
Event 2 – Permanent Total Disablement		\$1,000,000
Events 3 to 18 – Other Permanent Disablement		\$1,000,000

Part II – Weekly Injury Benefit

Event 19 – Temporary Total Disablement (Injury)	85% of weekly <i>Income</i> to a maximum of:	\$2,000
<i>Excess Period</i>	14 days	
Benefit Period	52 weeks	

Part III – Fractured Bones

Events 21 to 29 – Fractured Bones		Not Insured
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Part IV – Bodily Injury Resulting in Surgery outside of Australia

Events 30 to 34 – Injury resulting in Surgery		Not Insured
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Part V – Bodily Injury Resulting in Loss or Damage to Teeth

Events 35 to 36 – Injury resulting in Loss or Damage to Teeth		Not Insured
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Part VI – Weekly Sickness Benefit

Events 37 – Temporary Total Disablement (Sickness)		Not Insured
<i>Excess Period</i>		Not Insured
Benefit Period		Not Insured

Part VII – Sickness Resulting in Surgery outside of Australia

Events 39 to 42 – Sickness resulting in Surgery		Not Insured
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BHSI Health

Accidental H.I.V. Infection Benefit		\$25,000
Bed Care Benefit		Not Insured
Coma Benefit		Not Insured
Modification Benefit		\$20,000
Premature Birth/Miscarriage Benefit		\$5,000
Rehabilitation Benefit		\$1,000
Terrorism Benefit		Not Insured
Trauma Benefit		Not Insured
Visitors Benefit		Not Insured
Work Experience Benefit		Not Insured
Workplace Assault Benefit		Not Insured

BHSI Wellbeing

Accommodation and Transport Expenses		Not Insured
Chauffeur Benefit		Not Insured
Childcare Benefit		Not Insured
Corporate Image Protection		Not Insured
Dependent Child Supplement		Not Insured
Domestic Help Benefit	\$500 per week up to a maximum of:	52 weeks
Education Fund Benefit		Not Insured
Executor Emergency Cash Advance Benefit		Not Insured
Funeral Expenses Benefit		\$5,000
Independent Financial Advice Benefit		Not Insured
Orphan Benefit		Not Insured
Out of Pocket Expenses Benefit		Not Insured
Replacement Staff/Recruitment Costs		Not Insured
Spouse or Partner Employment Training Benefit		Not Insured
Student Tutorial Benefit	\$500 per week up to a maximum of:	104 weeks
Unexpired Membership Benefit		\$500

Schedule of Sums Insured

Category	D
Insured Persons	All full time and part time contracted referees and match officials of the <i>Policyholder</i>
Operation of Cover	The insurance being provided under this <i>Policy</i> shall apply on a 24 hour basis during <i>the Period of Insurance</i> .

Coverage Sections Sums Insured

Part I – Accidental Death and Disablement

Event 1 – Accidental Death		\$1,000,000
Event 2 – Permanent Total Disablement		\$1,000,000
Events 3 to 18 – Other Permanent Disablement		\$1,000,000

Part II – Weekly Injury Benefit

Event 19 – Temporary Total Disablement (Injury)		Not Insured
<i>Excess Period</i>		Not Insured
Benefit Period		Not Insured

Part III – Fractured Bones

Events 21 to 29 – Fractured Bones		Not Insured
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Part IV – Bodily Injury Resulting in Surgery outside of Australia

Events 30 to 34 – Injury resulting in Surgery		Not Insured
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Part V – Bodily Injury Resulting in Loss or Damage to Teeth

Events 35 to 36 – Injury resulting in Loss or Damage to Teeth		Not Insured
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Part VI – Weekly Sickness Benefit

Events 37 – Temporary Total Disablement (Sickness)		Not Insured
<i>Excess Period</i>		Not Insured
Benefit Period		Not Insured

Part VII – Sickness Resulting in Surgery outside of Australia

Events 39 to 42 – Sickness resulting in Surgery		Not Insured
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BHSI Health

Accidental H.I.V. Infection Benefit		Not Insured
Bed Care Benefit		Not Insured
Coma Benefit		Not Insured
Modification Benefit		\$25,000
Premature Birth/Miscarriage Benefit		\$5,000
Rehabilitation Benefit		Not Insured
Terrorism Benefit		Not Insured
Trauma Benefit		Not Insured
Visitors Benefit		Not Insured
Work Experience Benefit		Not Insured
Workplace Assault Benefit		Not Insured

BHSI Wellbeing

Accommodation and Transport Expenses		Not Insured
Chauffeur Benefit		Not Insured
Childcare Benefit		Not Insured
Corporate Image Protection		Not Insured
Dependent Child Supplement		Not Insured
Domestic Help Benefit		Not Insured
Education Fund Benefit		Not Insured
Executor Emergency Cash Advance Benefit		Not Insured
Funeral Expenses Benefit		Not Insured
Independent Financial Advice Benefit		Not Insured
Orphan Benefit		Not Insured
Out of Pocket Expenses Benefit		Not Insured
Replacement Staff/Recruitment Costs		Not Insured
Spouse or Partner Employment Training Benefit		Not Insured
Student Tutorial Benefit		Not Insured
Unexpired Membership Benefit		Not Insured

Schedule of Sums Insured

Category E

Insured Persons All Casual Referees and Match Officials of the *Policyholder*.

Operation of Cover The insurance being provided under this *Policy* shall apply whilst training and participating on behalf of the NRL to referee or officiate NRL games in the NRL competition, other competitions arranged by the ARLC or NRL including the State of Origin and other representative fixtures, and other games which are sanctioned by the NRL and only during *the Period of Insurance*.

Coverage Sections

Sums Insured

Part I – Accidental Death and Disablement

Event 1 – Accidental Death		Not Insured
Event 2 – Permanent Total Disablement		75% of the fee which was due to be paid to an Insured Person under the NRL refereeing or officiating
Events 3 to 18 – Other Permanent Disablement		Not Insured

Part II – Weekly Injury Benefit

Event 19 – Temporary Total Disablement (Injury)	85% of weekly <i>Income</i> to a maximum of:	\$2,000
<i>Excess Period</i>	14 days	
Benefit Period	52 weeks	

Part III – Fractured Bones

Events 21 to 29 – Fractured Bones		Not Insured
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Part IV – Bodily Injury Resulting in Surgery outside of Australia

Events 30 to 34 – Injury resulting in Surgery		Not Insured
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Part V – Bodily Injury Resulting in Loss or Damage to Teeth

Events 35 to 36 – Injury resulting in Loss or Damage to Teeth		Not Insured
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Part VI – Weekly Sickness Benefit

Events 37 – Temporary Total Disablement (Sickness)		Not Insured
<i>Excess Period</i>		Not Insured
Benefit Period		Not Insured

Part VII – Sickness Resulting in Surgery outside of Australia

Events 39 to 42 – Sickness resulting in Surgery		Not Insured
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BHSI Health

Accidental H.I.V. Infection Benefit		Not Insured
Bed Care Benefit		Not Insured
Coma Benefit		Not Insured
Modification Benefit		\$25,000
Premature Birth/Miscarriage Benefit		\$5,000
Rehabilitation Benefit		Not Insured
Terrorism Benefit		Not Insured
Trauma Benefit		Not Insured
Visitors Benefit		Not Insured
Work Experience Benefit		Not Insured
Workplace Assault Benefit		Not Insured

BHSI Wellbeing

Accommodation and Transport Expenses		Not Insured
Chauffeur Benefit		Not Insured
Childcare Benefit		Not Insured
Corporate Image Protection		Not Insured
Dependent Child Supplement		Not Insured
Domestic Help Benefit		Not Insured
Education Fund Benefit		Not Insured
Executor Emergency Cash Advance Benefit		Not Insured
Funeral Expenses Benefit		Not Insured
Independent Financial Advice Benefit		Not Insured
Orphan Benefit		Not Insured
Out of Pocket Expenses Benefit		Not Insured
Replacement Staff/Recruitment Costs		Not Insured
Spouse or Partner Employment Training Benefit		Not Insured
Student Tutorial Benefit		Not Insured
Unexpired Membership Benefit		Not Insured

Schedule of Sums Insured

Category F

Insured Persons Up to 5 Train & Trial players per NRL and NRLW team.

Operation of Cover The insurance being provided under this *Policy* shall apply whilst participating on behalf of the NRL or NRLW in official and contracted training or games.

Coverage Sections Sums Insured

Part I – Accidental Death and Disablement

Event 1 – Accidental Death		\$250,000
Event 2 – Permanent Total Disablement		\$250,000
Events 3 to 18 – Other Permanent Disablement		\$250,000

Part II – Weekly Injury Benefit

Event 19 – Temporary Total Disablement (Injury)	85% of weekly <i>Income</i> to a maximum of:	\$500
<i>Excess Period</i>	14 days	
Benefit Period	52 weeks	

Part III – Fractured Bones

Events 21 to 29 – Fractured Bones		Not Insured
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Part IV – Bodily Injury Resulting in Surgery outside of Australia

Events 30 to 34 – Injury resulting in Surgery		Not Insured
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Part V – Bodily Injury Resulting in Loss or Damage to Teeth

Events 35 to 36 – Injury resulting in Loss or Damage to Teeth		Not Insured
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Part VI – Weekly Sickness Benefit

Events 37 – Temporary Total Disablement (Sickness)		Not Insured
<i>Excess Period</i>		Not Insured
Benefit Period		Not Insured

Part VII – Sickness Resulting in Surgery outside of Australia

Events 39 to 42 – Sickness resulting in Surgery		Not Insured
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BHSI Health

Accidental H.I.V. Infection Benefit		Not Insured
Bed Care Benefit		Not Insured
Coma Benefit		Not Insured
Modification Benefit		Not Insured
Premature Birth/Miscarriage Benefit		Not Insured
Rehabilitation Benefit		Not Insured
Terrorism Benefit		Not Insured
Trauma Benefit		Not Insured
Visitors Benefit		Not Insured
Work Experience Benefit		Not Insured
Workplace Assault Benefit		Not Insured

BHSI Wellbeing

Accommodation and Transport Expenses		Not Insured
Chauffeur Benefit		Not Insured
Childcare Benefit		Not Insured
Corporate Image Protection		Not Insured
Dependent Child Supplement		Not Insured
Domestic Help Benefit		Not Insured
Education Fund Benefit		Not Insured
Executor Emergency Cash Advance Benefit		Not Insured
Funeral Expenses Benefit		\$2,000
Independent Financial Advice Benefit		Not Insured
Orphan Benefit		Not Insured
Out of Pocket Expenses Benefit		Not Insured
Replacement Staff/Recruitment Costs		Not Insured
Spouse or Partner Employment Training Benefit		Not Insured
Student Tutorial Benefit		Not Insured
Unexpired Membership Benefit		Not Insured

Endorsements Applicable to this Policy:

Income Definition

It is hereby declared and agreed that the definition of *Income* is amended to read as follows:

Income means:

Category A:

The amount that an *Insured Person* was due to receive under their contract of employment with the relevant Super League or National Rugby League club, excluding any non-guaranteed bonuses or any other payments. *Income* does not include any remuneration that an *Insured Person* may receive or is entitled to receive from any other means other than their contract of employment with the relevant Super League or National Rugby League club.

Category B, C, E and F:

The weekly pre-tax earnings, derived from physical and personal exertion, earned on average by the *Insured Person*, including any *Income* that may be derived from their employment outside of National Rugby League or Super League club:

- i. over a period of one (1) year immediately prior to the event; or
- ii. over the period of employment if such period is shorter than one (1) year.

For self-employed *Insured Persons*, *Income* shall be calculated after deducting all necessarily incurred business expenses in deriving such *Income*.

For salaried *Insured Persons*, allowances, bonuses, commissions and overtime payments shall be excluded when deriving *Income*.

For total employment cost or salary packaged *Insured Persons*, *Income* includes wages, travel allowances, club membership fees, motor vehicle, housing loan or rental subsidy, clothing or meal allowances and excludes bonuses, overtime payments and commissions.

Category D:

The weekly pre-tax earnings, derived from physical and personal exertion, earned on average by the *Insured Person*, excluding any *Income* that may be derived from their employment outside of National Rugby League or Super League club:

- i. over a period of one (1) year immediately prior to the event; or
- ii. over the period of employment if such period is shorter than one (1) year.

For self-employed *Insured Persons*, *Income* shall be calculated after deducting all necessarily incurred business expenses in deriving such *Income*.

For salaried *Insured Persons*, allowances, bonuses, commissions and overtime payments shall be excluded when deriving *Income*.

For total employment cost or salary packaged *Insured Persons*, *Income* includes wages, travel allowances, club membership fees, motor vehicle, housing loan or rental subsidy, clothing or meal allowances and excludes bonuses, overtime payments and commissions.

Amendment to General Definitions

It is hereby declared and agreed that the following General Definitions are amended to read as follows:

Dependent Child(ren) means the *Insured Person's* and their *Spouse or Partner's*:

- i. unmarried children (including step or legally adopted children) who are under nineteen (19) years of age, financially dependent, and living with the *Insured Person*; or
- ii. children (including step or legally adopted children) up to twenty five (25) years of age who are a full-time student at an accredited institution of higher learning, and who in all cases primarily dependent upon the *Insured Person* for their maintenance and support.

This definition is also extended to include an *Insured Person's* unmarried children of any age who permanently live with the *Insured Person* and are physically or mentally incapable of self-support.

Permanent Total Disablement means total disablement as a result of an *Accident and Bodily Injury* which continues for twelve (12) consecutive months and at that time is certified by a *Doctor* as being beyond hope of improvement and

- (a) for Category A and C, entirely preventing the *Insured Person* forever from engaging in their usual business, profession, occupation or employment.
- (b) for Category B, D, E, and F, entirely preventing the *Insured Person* forever from engaging in any business, profession, occupation or employment which they are reasonably qualified by training, education or experience.

Pre-Existing Condition means any *Bodily Injury*, or any other condition, including symptoms or side effects of these:

- i. of which the *Insured Person* is aware, or a reasonable person in the circumstances would be expected to have been aware in prior to their *Effective Period of Cover* under this *Policy* or a similar policy held by the *Policyholder*; or
- ii. which resulted in the *Insured Person* being restricted in any way from taking part in or completing scheduled training for seven (7) consecutive days, or a Rugby League game or pre-season trial at any time in the twelve (12) months prior to the condition; or
- iii. for which the *Insured Person* has sought or received medical attention, treatment or advice, undergone tests, or taken prescribed medication.

Amendment to General Exclusions Applicable to all Sections of the Policy

It is hereby declared and agreed that Exclusion VIII is deleted in its entirety and replaced as follows:

VIII. an *Insured Person* engaging in or taking part in:

- a. training for or participating in *Professional Sport* of any kind, other than training or participating in Rugby League football; or
- b. flying in an aircraft or aerial device other than as a passenger in any aircraft licensed to carry passengers;

Furthermore, the below exclusions are added to the *Policy*:

XIV. snowboarding, scuba diving, motor bike or motorcross, boxing or martial arts, parachuting, skiing, Heli skiing, rock climbing or abseiling, sky diving, rock fishing, diving, trekking, mountaineering, paragliding, bungee jumping, water skiing, equestrian activities, or motor sports.

XV. an *Insured Person* being under the influence of alcohol with a blood alcohol concentration exceeding 0.10% (100mg per 100ml of blood).

Self Insured Retention

It is hereby declared and agreed that the *Policyholder* shall bear the first two hundred and fifty thousand (\$250,000) of the first claim payable under the Part I – Accidental Death and Disablement, *Events* 2 to 18. Accordingly, any amount payable by *Us* in respect of this claim will be reduced by this amount.

Non-Medicare Medical Expenses

It is hereby declared and agreed that this *Policy* is endorsed with the following benefit(s):

If an *Insured Person* sustains a *Bodily Injury*, *We* will pay the *Non-Medicare Medical Expenses* incurred by the *Insured Person* up to:

- a) For *Insured Persons* covered under Category B, one hundred percent (100%) of the actual costs to a maximum of two thousand and five hundred dollars (\$2,500) after the deduction of an *Excess* of two hundred dollars (\$200) for physiotherapy and chiropractic expenses or seventy dollars (\$70) if an *Insured Person* is a member of a private health fund. The *Excess* does not apply to any other *Non-Medicare Medical Expenses*; or
- b) For *Insured Persons* covered under Category C, one hundred percent (100%) of the actual costs to a maximum of ten thousand dollars (\$10,000) after the deduction of an *Excess* of one hundred dollars (\$100). If an *Insured Person* is a member of a private health fund, the *Excess* will not apply; or
- c) For *Insured Persons* covered under Category E, one hundred percent (100%) of the actual costs to a maximum of ten thousand dollars (\$10,000) after the deduction of an *Excess* of one hundred dollars (\$100). If an *Insured Person* is a member of a private health fund, the *Excess* will not apply.

Benefits are payable provided the *Event* giving rise to the *Bodily Injury* occurs when an *Insured Person* is engaging in any of the following on behalf of or in connection to the *Policyholder*, including travel to and from:

- i. providing services, without payment, to an educational, religious, charitable or benevolent organisation; or

- II. engaging in a sporting activity:
 - a. in the capacity of a participant, adjudicator, judge, referee or umpire or in a similar capacity; or
 - b. is acting as an official at, or otherwise assisting in the conduct of, a sporting activity; or
 - c. is acting in his or her capacity as an elected or appointed official of a sporting organisation; or
- III. engaging in youth activities organised by a voluntary organisation; or
- IV. undertaking an activity that is part of an employment, education, training or youth program, or initiative, administered or funded by the Commonwealth, including specialist employment services for people with disabilities (where a law of a State or Territory relating to workers' compensation does not apply).

Definition Applicable to this Endorsement only:

Non-Medicare Medical Expenses

Non-Medicare Medical Expenses means expenses that are not subject to any full or partial Medicare rebate nor recoverable by the *Insured Person* or by the *Policyholder* from any other source and are incurred and paid by the *Insured Person* or the *Policyholder* on the *Insured Person*' behalf within twelve (12) calendar months of the *Insured Person* sustaining *Bodily Injury* for treatment certified necessary by a *Doctor* to a registered private hospital, physiotherapist, chiropractor, osteopath, nurse or similar provider of medical services, excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural *Teeth*, excluding dentures, and is caused by *Bodily Injury*.

Non-Medicare Medical Expenses does not mean any or part of any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by the *Insured Person* after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly referred to as the "Medicare gap").

Condition Applicable to this Endorsement only:

The benefit amount payable will be reduced by any expense recoverable by the *Insured Person* or by the *Policyholder* from any other insurance, scheme or plan providing medical, physiotherapy or similar coverage or from any other source except for the *Excess* amount recoverable from such other insurance/plan or source.

Exclusions Applicable to this Endorsement only:

In addition to the General Exclusions Applicable to all Sections of the *Policy*, We will not be liable to pay loss, cost or expense:

- I. which would result in *Us* contravening the Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth) or the Private Health Insurance Act 2007 (Cth) or any other amendment to, replacement of or succeeding legislation to those Acts; or

- II. for any event occurring where an *Insured Person* is not engaging in any of the activities on behalf of or in connection to the *Policyholder* as detailed in points I. to IV. above.

Amendment to Part I – Accidental Death and Disablement

It is hereby declared and agreed that:

- (a) the following *Events* under Part I – Accidental Death and Disablement are amended to read as follows:

<p style="text-align: center;">The Events</p> <p style="text-align: center;">The following <i>Event(s)</i> must occur within 12 months of the date of the <i>Accident</i>.</p>	<p style="text-align: center;">Benefit Payable</p> <p style="text-align: center;">The amounts shown below are a percentage of the amount shown in <i>Policy Schedule Part I – Accidental Death and Disablement</i>.</p>
<p>3. Permanent <i>Paraplegia, Quadriplegia, Hemiplegia, or Triplegia</i></p>	<p style="text-align: center;">100%</p>
<p>7. <i>Permanent</i> loss of the lens of:</p> <p>(a) both eyes</p> <p>(b) one eye</p>	<p style="text-align: center;">100%</p> <p style="text-align: center;">50%</p>
<p>8. <i>Permanent</i> loss of hearing of:</p> <p>(a) both ears</p> <p>(b) one ear</p>	<p style="text-align: center;">100%</p> <p style="text-align: center;">50%</p>

- (b) the following definitions are added to General Definitions applicable to all Sections of the *Policy*:

Hemiplegia means total paralysis of one leg below the hip and one arm below the shoulder on the same side of the body as a result of a *Bodily Injury*.

Triplegia means:


- total paralysis of both legs below the hip and one arm below the shoulder, or
- total paralysis of both arms below the shoulder and one leg below the hip

as a result of a *Bodily Injury*.

Amendment to Conditions under Personal Accident and Sickness

It is hereby declared and agreed that the following condition is added to Part I – Accidental Death and Disablement:

- XVII. if a claim occurs for *Event 2 for Permanent Total Disablement*, the claim may be subject to approval of two (2) independent *Specialists*, one which will be appointed by *Us* and another



appointed by *You*. If the *Specialists* opinions are varied and do not confirm Permanent Total Disablement, a third independent *Specialist* will be agreed upon and appointed by them and that decision shall be final.

All other Conditions of this *Policy* remain unchanged.

Additional Benefits

It is hereby declared and agreed that the following additional benefits are added to the Policy:

1. Paralysis Extension

It is hereby declared and agreed that if an *Insured Person* suffers a *Bodily Injury* resulting in the following events and deemed to be *Permanent*, We will pay:

Event(s)	Severity of Paralysis	Benefit Payable
<i>Permanent paraparesis, Permanent quadriparesis, Permanent hemiparesis or Permanent tri paresis</i>	11-25%	\$100,000
<i>Permanent paraparesis, Permanent quadriparesis, Permanent hemiparesis or Permanent tri paresis</i>	26-50%	\$250,000
<i>Permanent paraparesis, Permanent quadriparesis, Permanent hemiparesis or Permanent tri paresis</i>	51-75%	\$500,000
<i>Permanent paraparesis, Permanent quadriparesis, Permanent hemiparesis or Permanent tri paresis</i>	76-100%	\$750,000

For the purpose of the above events, the following definitions are added to the *Policy*:

Paraparesis means partial paralysis of both legs below the hip, the bladder and the rectum as a result of *Bodily Injury*.

Quadriparesis means partial paralysis of both arms below the shoulder and both legs below the hip as a result of a *Bodily Injury*.

Hemiparesis means partial paralysis of one leg below the hip and one arm below the shoulder on the same side of the body as a result of *Bodily Injury*.

Tri paresis means:

- partial paralysis of both legs below the hip and one arm below the shoulder, or
- partial paralysis of both arms below the shoulder and one leg below the hip

as a result of *Bodily Injury*.

2. Glasgow Outcome Scale-Extended (GOSE) Benefit Extension

It is hereby declared and agreed that the following benefits are payable to an *Insured Person* should they be rated into one of the following categories according to the Extended Glasgow Outcome Scale as a result of a brain injury following an *Accident*:

Glasgow Outcome Scale-Extended (GOSE)	Benefit Payable
1. Dead	\$1,000,000
2. Vegetative State	\$1,000,000
3. Lower Severe Disability	\$1,000,000
4. Upper Severe Disability	\$1,000,000
5. Lower Moderate Disability	\$1,000,000
6. Upper Moderate Disability	\$1,000,000
7. Lower Good Recovery	\$1,000,000
8. Upper Good Recovery	Nil

Conditions applicable to the Additional Benefits (1) and (2), above:

1. It is noted and agreed that a \$200,000 deductible will apply to each and every claim payable under the GOSE Benefit Extension.
2. Notwithstanding the above, *We* will not be liable to pay loss, cost or expense directly or indirectly caused by, arising from or attributable to any claim for more than one of *Events 1-18*, events under Paralysis Extension, or events under GOSE Benefit Extension in respect of the same *Bodily Injury*, in which case the highest applicable benefit will be payable.

All other terms and conditions of this *Policy* remain unchanged.

Accommodation and Transport Expenses Benefit

The Accommodation and Transport Expenses under BHSI Health and Wellbeing is deleted in its entirety and replaced with the following:

If, during the *Period of Insurance* and an *Insured Person's Effective Period of Cover*, the *Insured Person* sustains a *Bodily 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 custodial parent to travel to or

remain with the *Insured Person* up to twenty-five dollars (\$25) per day up to a maximum of one thousand and five hundred dollars (\$1,500), provided that:

- I. No benefit payable until the completion of the *Excess Period* stated under Part II – Weekly Injury Benefit; and
- II. the costs are incurred within twelve (12) calendar months of the *Bodily Injury* giving rise to the claim.

Domestic Help Benefit

The Domestic Help Benefit under BHSI Health and Wellbeing is deleted in its entirety and replaced as follows:

If, during the *Period of Insurance* and an *Insured Person's Effective Period of Cover*, the *Insured Person* sustains a *Bodily Injury* and a *Doctor* certifies that they are unable to carry out domestic duties, We will pay the costs incurred for hiring domestic help up to the amount shown in the Policy Schedule – Domestic Help Benefit, provided that:

- I. the *Insured Person's Spouse* or *Partner* is a non income earner; and
- II. the domestic help is not carried out by the *Insured Person*, a *Relative*, or a person permanently residing with the *Insured Person*; and
- III. there is no benefit payable under *Events 19* and/or *20* or under the Student Tutorial Benefit; and
- IV. an *Excess Period* of fourteen (14) consecutive days is served.

Emergency Cash Advance Benefit

The Executor Emergency Cash Advance Benefit under BHSI Health and Wellbeing is deleted in its entirety and replaced by the Emergency Cash Advance Benefit as follows:

If, during the *Period of Insurance* and an *Insured Person's Effective Period of Cover*, the *Insured Person* suffers *Accidental Death* or *Permanent Paraplegia, Quadriplegia, Hemiplegia, or Triplegia* as a result of a *Bodily Injury*, We will:

- I. in the event of *Accidental Death*, upon the executor of the estate's request, advance to the executor of the *Insured Person's* estate a maximum of ten thousand dollars (\$10,000) for immediate expenses incurred by the estate whilst the administration of the *Insured Person's* estate is being arranged; or
- I. in the event of *Permanent Paraplegia, Quadriplegia, Hemiplegia, or Triplegia*, advance to the *Insured Person* a maximum sum of ten thousand dollars (\$10,000) for immediate non-medical expenses they have incurred as a result of such *Bodily Injury*.

Any amount payable under this benefit will be deducted from the total benefit payable for *Event 1 Accidental Death* or *Event 3 Permanent Paraplegia, Quadriplegia, Hemiplegia, or Triplegia*.

Exercised Induced Cardiac Arrest

The following Exercise Induced Cardiac Arrest Benefit is added under BHSI Health and Wellbeing:

If during the *Period of Insurance* and an *Insured Person's Effective Period of Cover*, the *Insured Person* sustains exercise induced cardiac arrest whilst training or practicing rugby league resulting in *Permanent Total Disablement*, the maximum benefit amount payable will be:

- i. two hundred and fifty thousand dollars (\$250,000) in respect of players aged twenty-five (25) years and under; or
- ii. one hundred thousand dollars (\$100,000) in respect of players aged twenty-six (26) years and over

provided that no benefit is payable under *Event 2 Permanent Total Disablement*.

Train & Trial Players

It is hereby declared and agreed that in relation to any *Insured Persons* under Category F, where a benefit is payable under this *Policy* and any other policy available under their state contract, as a result of the same insured event or loss arising out of any one occurrence, then there is no benefit payable under this *Policy*.

Modification Benefit

The Modification Benefit under BHSI Health and Wellbeing is deleted in its entirety and replaced with the following:

If, during the *Period of Insurance* and an *Insured Person's Effective Period of Cover*, the *Insured Person* sustains a *Bodily Injury* for which a benefit is paid under *Events 2 or 3*, We will pay up to the amount shown in the Policy Schedule – Modification Benefit, for costs necessarily incurred to modify the *Insured Person's* home and/or motor vehicle, or costs associated with relocating the *Insured Person* to a more suitable home, provided that medical evidence is presented from a *Doctor* certifying the modification and/or relocation is necessary and cannot be received for any other source.

Accidental H.I.V Infection Benefit

The Accidental H.I.V Infection Benefit under BHSI Health and Wellbeing is deleted in its entirety and replaced as follows:

If, during the *Period of Insurance* and an *Insured Person's Effective Period of Cover*, the *Insured Person* accidentally contracts the Human Immunodeficiency Virus (H.I.V.) infection as a direct result of *Bodily Injury* caused by an *Accident*, We will pay the *Insured Person* up to the amount stated in the Policy Schedule – Accidental H.I.V. Infection Benefit, provided that:

- I. any event leading to or likely to lead to a positive diagnosis of H.I.V. is reported to *Us* and medical tests are carried out by a registered and legally qualified medical practitioner as soon as possible from the time the *Insured Person* becomes aware of the event giving rise to the potential H.I.V. infection; and
- II. there is a positive diagnosis within one hundred and eighty (180) days of the *Insured Person*

becoming aware of the event giving rise to the H.I.V. infection; and

- III. the *Insured Person* must be alive at least thirty (30) days after the confirmed diagnosis of H.I.V. infection for a benefit to be payable; and
- IV. a recognised laboratory carries out medical and clinical tests that conclusively prove that the *Insured Person* was not H.I.V. positive prior to or at the time and date of the event giving rise to the H.I.V. infection.

We may be entitled to reduce the amount We pay for a claim under this benefit if You or the *Insured Person* fail to comply with the above conditions.

We will not pay any cover under this benefit directly or indirectly caused by, arising from or attributable to the *Insured Person's* drug use, illegal act or omission, or a blood transfusion.

Premature Birth/Miscarriage Benefit

The following Premature Birth/Miscarriage Benefit under BHSI Health and Wellbeing is deleted in its entirety and replaced as follows:

If, during the *Period of Insurance* and an *Insured Person's Effective Period of Cover*, the *Insured Person* sustains a *Bodily Injury* which results in premature childbirth (prior to twenty-six (26) weeks gestation) or miscarriage, We will pay the *Insured Person* the lump sum benefit amount shown in the Policy Schedule – Premature Birth/Miscarriage Benefit.

Student Tutorial Benefit

The Student Tutorial Benefit under BHSI Health and Wellbeing is deleted in its entirety and replaced with the following:

If an *Insured Person* is a registered full-time student and, during the *Period of Insurance* and an *Insured Person's Effective Period of Cover*, the *Insured Person*

- I. sustains a *Bodily Injury*, and
- II. a *Doctor* certifies that the *Insured Person* is unable to attend classes as a result of the *Bodily Injury*,

We will pay one hundred percent (100%) of the actual costs incurred for home tutorial services up to the amount shown in the Policy Schedule – Student Tutorial Benefit after the deduction of a fourteen (14) day *Excess Period*, provided that:

- I. the tutorial service is not carried out by the *Insured Person's* Relatives nor a person permanently residing with the *Insured Person*; and
- II. the *Insured Person* is not entitled to claim and is not receiving any benefits under Part II – Weekly Injury Benefit and Domestic Help Benefit.

Dual Coverage

It is hereby declared and agreed that where a benefit is payable under this *Policy* and any other policy underwritten by *Us* as a result of the same insured event or loss arising out of any one occurrence, then only one amount, that being the highest benefit amount, shall be payable for that event or loss.

Operation of Cover paramount

Notwithstanding anything contained in this *Policy* to the contrary, the insurance provided under this *Policy* in respect of any Category shall only apply during the relevant Operation of Cover as specified in the *Policy Schedule*

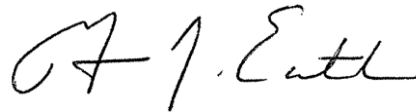
All other terms and conditions of this *Policy* remain unchanged.

Territory Worldwide
Jurisdiction Subject to Australian legal jurisdiction and legal practice.
Currency All values are in Australian Dollars unless otherwise specified.
PDS / Policy Wording BHSI-AUS-AH-GPA-PDS-06/2022

Signatures:



Ralph Tortorella, Secretary



Peter Eastwood, President

For and on behalf of Berkshire Hathaway Specialty Insurance Company

02 February 2026

Dated

TAX NOTICE

(DOES NOT APPLY TO THE EXTENT OF THE INSURER'S LIABILITY FOR COLLECTION OR PAYMENT OF AUSTRALIAN PREMIUM TAXES)

Premium may be subject to insurance premium taxes or other taxes outside Australia. The Insurer is not responsible for the payment, collection or remittance of any such taxes. The premium is exclusive of any applicable premium or other taxes outside of Australia, and it is the obligation of the Insured to pay any such applicable taxes either itself or through its broker. The Insurer does not provide tax advice and recommends the Insured consult its own tax advisor with respect to its tax obligations.