SPORTSCOVER™

TAX INVOICE

Policy Schedule

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number – PMEL99/0072996

The Insured	**TENNIS AUSTRALIA LIMITED**
Address	C/ Howden Pty Ltd Melbourne 3000 Australia
Sport/Business	Tennis
Teams/Members	291630 PLAYERS
Period of Insurance	From **30/09/2026** to **30/09/2027**, at 4:00 pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium.

Cover Details

SPORTS INJURY

UNDERWRITTEN BY Certain Underwriters at Lloyd's led by Blenheim Underwriting Limited, Syndicate 5886 & HDI Global Specialty SE-Australia under contract number B1750L250519 & SCA/2025 respectively

Section 4.1	Capital Benefits	The percentage of this amount which is Payable for each of Events 1 to 14 is set out in the policy	$ 100,000
Section 4.2.1	Medical Benefits	The percentage of the Medical Expenses covered under this section is	80%
Section 4.2.2	Physio Benefits	The percentage of physiotherapy expenses covered under this Section is	AS PER POLICY

The Excess payable for each claim under Section 4.2 is $ 50 Excess
The maximum amount payable per claim under Section 4.2 is $ 3,000

Section 4.3.1	Loss of Income	The amount payable is the lesser of 100% Net Income Lost or	$ 500 Per Week
Section 4.3.2	Student Allowance		AS PER POLICY
Section 4.3.3	Domestic Home Help		AS PER POLICY

The Excess Period under Section 4.3 is 14 Days
The Maximum Benefit Period under Section 4.3 is 26 Weeks

Section 4.4	All benefits excluding 4.4.1		AS PER POLICY
Section 4.4.1	Injury Assistance	The maximum amount per claim is	$ 1,500 Limit

AGGREGATE DEDUCTIBLE:
AUD 200,000

It is hereby agreed and declared that the with effect from inception the policy is amended as follows:

Words with Special Meanings

The word SPORTSCOVER and the Sportscover logo are registered trademarks of Sportscover Australia Pty Ltd.

Definition of **Insured** includes:
Tennis Australia Limited, Tennis ACT Limited (trading as Tennis ACT), Victorian Tennis Association Incorporated (trading as Tennis Victoria), Tennis New South Wales Limited, Royal Queensland Lawn Tennis Association Ltd, Western Australian Tennis Association Incorporated (trading as Tennis West), Tennis Tasmania Incorporated, Tennis SA Incorporated, Tennis NT Incorporated, Tennis Seniors Australia Incorporated, Tennis Officials Australia Incorporated and Tennis Australia Coaches (including Registered Business package, Qualified, Trainee coaches and Cardio Tennis Trainers)
Includes coverage for Royal South Yarra Lawn Tennis Club, Geelong Lawn Tennis Club, Kooyong Lawn Tennis Club, Club Coops and Newstead Tennis Club for the following additional activities:
Squash (competition & social)
Squash Coaching (members & non members, all ages) Swimming pool
Swim training Spa
Billiards & Snooker Bridge
AAMI Classic (noting the interests of Colin Stubs Enterprises) Tournaments & training programs
Members & visitors dining including bar, bistro, terrace, BBQ and dining room (substantial operations) Functions for members and non members (substantial operations)
Gymnasium (including training and group activities operated by contracted manager) Creche
Pro Shop (operated by club pro) Tennis Club committee activities Foundation activities
Australian Tennis Museum at Kooyong activities Social groups including:
Royal Children's Hospital Auxiliary Wine & Food Society
Social Committee Young Members Staff activities
Administration including sport Grounds and property maintenance
Food & Beverage including members and visitors Contracted activities including maintenance Includes cover for the 2023 Priceline Classic

Definition of **Insured Persons** means:

Including affiliated regional, district and branch bodies, clubs and centres, all registered playing and non-playing members, players, directors, tournament directors, officers, committee members, sub-committee members, administrators and office bearers, talent squads, teachers, instructors, trainers, masseurs, officials, timekeepers, technical officers, technical officials, first aid personnel, all voluntary workers including co-opted volunteers, prospective members for up to (4) weeks after initial approach, guest players and visitors, participants in Hot Shots, Cardio Tennis, Get Your Racquet On and similar promotional and community programs, Padel, Pop Tennis, Beach Tennis and Touch Tennis participants, Pickleball participants and all social members whose information has been collected at the time of playing social tennis.
Any office bearer or member of an unincorporated or incorporated social and/or sporting club, welfare organisation or child care facilities affiliated with the Insured and/ or formed with the consent of the Insured but only in respect of claims arising from duties connected with activities of any such club, organisation and / or facility.

Business Description:
Principally, promoting, developing and playing social and competitive tennis at all levels including but not limited to facilitating, organising and running tournaments and competitions, state squads, talent squads, coaching clinics, away and holiday and school clinics, training for elite and other players, and further including activities of clubs, state and territory associations and affiliates and members thereof, sanctioning and running Hot Shots, Cardio Tennis, Get Your Racquet On, and similar promotional and community programs, marketing and distribution of insurance information for the Tennis Australia National Insurance Program, publication and dissemination of corporate, membership, member protection, management and corporate governance programs, owners, hirers and operators of venues and facilities, maintenance of venues and facilities, tennis activities at privately owned, hired, leased, rented courts or school facilities, organising and participating in conferences, seminars, workshops and fundraising events, arranging court hire, teacher education and in-service courses, Tennis Australia training course participants (non-members), operation of child minding and crèche facilities (provided the carers have the relevant qualifications and up to date Working With Children checks), provision of food and drink (including Licensed Premises), all fundraising events for the club, association or state, activities of voluntary workers, committee members and officials, Paddle Tennis and all other associated and ancillary activities. Padel, Pop Tennis, Pickleball, Beach Tennis, Croquet and Touch Tennis participants and all other associated and ancillary activities.
Includes cover for Tennis Queensland's project management services.
Providing coaching, training and clinics for elite and other players, managing and / or assisting in the management of clubs and/or venues; wholesaling and / or retailing and / or hiring of tennis equipment and other goods, and all other associated and ancillary activities.

Scope of Cover means:

While performing tennis or associated competition, tournaments, practice events, training, associated training, activities connected with the sport of tennis whilst staying away from the insured persons usual residence including but not limited to a tour, camp or event or involved in any voluntary labour, club/association business including administrative activities, meetings, presentation nights and/or any other organized functions including any travel to and/or from and/or between the locations of the activities and/or events.
Any activity must be authorized by the association and/or club.

4. Policy Benefits

4.1 Capital Benefits

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2024 INSURANCE BUSINESS AWARDS EXCELLENCE AWARDEE

UAC UNDERWRITING AGENCIES COUNCIL
INSURING SPORT SINCE 1986

Event 1 is deleted and replaced with the following;

1. Death (limited to 15% for Insured Persons under 16 years of age and over 70 years of age) 100%

4.3 Weekly Benefits

4.3.2 Student Allowance - Non Income Earners

The Maximum amount payable is increased from $200 to $300 per week.

4.3.3 Domestic Home Help - Non Income Earners

The Maximum amount payable is increased from $200 to $300 per week.

4.4 Other Benefits

4.4.2 Rehabilitation Benefit of the Policy Wording is deleted and replaced with the following:

We will pay all reasonable rehabilitation costs incurred directly relating to the Bodily Injury during the Scope of Cover which have been incurred following a referral from a Medical Practitioner to a rehabilitation provider including but not limited to a Gymnasium, Pilates Studio or physical trainer to a maximum amount of AUD 500.

In addition to this We will pay the expenses incurred for tuition or advice from a licensed vocational school provided such tuition is undertaken with Our prior written agreement and deemed required by the Insured Person's regular Medical Practitioner up to a maximum of AUD 5,000.

We will not cover any costs that an Insured Person was already incurring and would have continued to incur had they never sustained the Bodily Injury.

Home Renovation Benefit is hereby deleted and replaced with the following

4.4.5 Home Renovation /Vehicle Modification Benefit

If, as a direct result of Bodily Injury, an Insured Person has a valid claim under Events 2 to 7 of 4.1 Capital Benefits, and the Insured Person is required to renovate his or her Normal Place of Residence and/or Modify his or her vehicle, for the purpose of normal daily living (ie washing, cooking, bathing, dressing and driving) We shall pay 80% of costs incurred for the installation of necessary items including but not limited to ramps, guide rails, alarm systems and similar household driving aids, up to a maximum of $10,000.

4.4.10 Chauffeur Plan

The coverage afforded to Insured Persons is extended to include reasonable incurred expenses for the purpose of obtaining necessary medical treatment subject to a maximum of $200 per week, not exceeding 52 weeks for any one event and subject to the Deductible amount as stated in The Schedule.

In all other respects the Policy remains unaltered.
Professional Tennis Players are excluded from this policy: Professional Tennis Players shall be defined as registered members (tennis players) who derive more than $25,000 per annum of their primary source of income from participating in professional tennis events.

Non-Australian Resident Extension
It is hereby agreed and declared that the Policy is amended as follows:
The policy is extended to cover non-residents of Australia on the following basis only

Section 4.2 Medical Benefits
Benefits are payable for medical treatment received in Australia only

Benefits will be paid on the same basis as Australian residents with access to Medicare meaning:
If Medicare were to normally apply to an expense, we will not pay any benefit under the policy for that expense to a claimant who does not have access to Medicare

All payments cease if the claimant leaves Australia

Section 4.3 Weekly Benefits

Loss of Wages is only payable to those with appropriate working visas or permanent resident status and where proof of such is supplied

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Benefits are payable only for occupations conducted by businesses approved to conduct business in Australia and cease once the claimant leaves Australia.

ENDORSEMENT - EVENT 15 (BROKEN BONES)

It is hereby agreed that Section 4.1 (Capital Benefits) is amended to include the following:

Event 15 - Broken Bones

If an Insured Person suffers Bodily Injury resulting, within twelve (12) months of the Accident, in a broken or fractured bone listed below, We will pay the applicable Benefit:

Condition Benefit
Neck, skull or spine (full break) $3,000
Hip $1,500
Jaw, pelvis, leg, ankle or knee $1,000
Cheekbone, shoulder or hairline fracture of skull or spine $600
Arm, elbow, wrist or rib $500
Nose or collar bone $400
Finger, thumb, foot, hand or toe $150

Medical and Weekly Benefits

Sections 4.2 (Medical Benefits) and 4.3 (Weekly Benefits) apply to a Bodily Injury giving rise to a Benefit under Event 15, subject to their respective terms, conditions, limitations, Excesses and maximum benefits.

Notwithstanding Claim Conditions 7.11 and 7.12, any Benefit payable under Event 15 is payable in addition to, and will not be reduced by, any Benefit payable under Sections 4.2 or 4.3 for the same Bodily Injury.

Established Non-Union

Where an established non-union occurs, We will pay an additional 5% of the applicable Event 15 Benefit.

Multiple Broken Bones

Where more than one listed break or fracture arises from the same Bodily Injury, We will pay only the highest applicable Event 15 Benefit.

Except as varied by this endorsement, all other terms, conditions, limitations and exclusions of the Policy remain unchanged.

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Australia Pty Ltd on behalf of the Underwriter/s detailed above.

SPORTSCOVER AUSTRALIA PTY. LTD. A.C.N. 006 637 903
John Torcasio
Senior
Underwriter

SIGNATURE

14/10/2026

DATE

Printed by: A.B.