

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	399416 PLAYERS
Period of Insurance	From 30/09/2024 to 30/09/2025, 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 & HDI Global Specialty SE-Australia under contract number B1750L230519 & SCA/2023 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
<b>The Excess payable for each claim under Section 4.2 is \$ 50 Excess</b> <b>The maximum amount payable per claim under Section 4.2 is \$ 3,000</b>			
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
<b>The Excess Period under Section 4.3 is 14 Days</b> <b>The Maximum Benefit Period under Section 4.3 is 26 Weeks</b>			
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
<b>AGGREGATE DEDUCTIBLE:</b> AUD 200,000			
It is hereby agreed and declared that the with effect from inception the policy is amended as follows:			
<b>Words with Special Meanings</b>			

**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) Crèche

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 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**

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%

#### Event 15 **Broken Bones:**

If an Insured Person suffers an Injury resulting directly (and within 12 month of the date of Injury) in:

Broken or fractured bones

We will pay to the Insured Person the corresponding benefits specified in the benefits column below (subject to the terms and conditions of this Policy)

The Conditions The Benefits

Neck, skull or spine (full break) \$3,000

Hip \$1,500

Jaw, pelvis, leg, ankle, 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

Theatre fees and other non-Medicare medical related costs will be paid as per the benefits and conditions in Section 4.2 of the policy.

In the case of and established non-union of any of the above breaks or fractures, we will pay an additional benefit of 5% of the relevant Benefit shown in the Table of Benefits above.

Where an Insured Person suffers from more than one incident of broken or fractured bones as listed above arising from any one Injury, the maximum Benefit payable shall be the largest Benefit specified in the table of Benefits for the relevant condition suffered.

### 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

The maximum amount payable is increased from \$3,000 to \$5,000.

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.

**AN AGGREGATE DEDUCTIBLE OF \$200,000 APPLIES TO THIS POLICY**

Policy is endorsed to include nonresidents of Australia for Personal Accident.  
Benefits will be paid on the same basis as though Medicare applied therefore benefits that would normally attract Medicare for permanent residents will not be claimable.  
Non residents must have paid the appropriate registration fee with the member club.  
All benefits will cease if the claimant leaves Australia.

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.



14/10/2024

SIGNATURE

DATE

Printed by: A.B.