

Speedway Personal Accident Insurance

Summary of Cover

The Summary of Cover below provides a general overview of the Program's Personal Accident Insurance.

The Speedway Australia Personal Accident Insurance Program has been arranged by Gallagher Insurance Brokers on behalf of the Speedway Australia. With this in mind, the program is placed with the insurance providers on a group basis and therefore it is not issued on behalf of each individual license holder.

Please refer to the information below to see if this coverage is right for you and the activities in which you intend to participate.

For further advice please contact our Gallagher Motor Sport Team.

Group Personal Accident Cover

Personal Accident insurance can provide financial assistance insured for individuals for certain costs associate with an injury sustained during a Speedway Australia event.

Please note: The Health Insurance Act 1973 (Cth) prohibits general insurers from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our web site or visit www.medicare.gov.au

Who is covered (i.e. Insured Persons)

- All National and State Executives, committee members, employees and consultants of Speedway Australia
- Drivers, mechanics, officials
- Visitors and overseas drivers declared to the Insured who are license holders of Speedway Australia

Insured Activities Insured Persons are covered whilst engaged in the following activities:

Whilst attending for the purpose of engaging in Competition Events (including practices), Official Functions organised by, recognised by or under the direct control of Speedway Australia and/or any of its affiliates. Cover extends to insured persons who hold annual licences for necessary and direct travel to and from such Competition Event or Practice, Official Function including Journey to and from such events

Insurance Period

From: 30th June 2021 at 4.00pm CST

To: 30th June 2022 at 4.00pm CST

Geographical Limits

Within Australia in respect of all Insured Persons, extended to worldwide cover in respect of licensed drivers only, subject to written approval by Speedway Australia.

Aggregate Limit of Liability

\$1,000,000

Age Limits

5 to 90 years

Insurer:

QBE Insurance (Australia) Ltd

Policy Number:

ASA061200PAD

Policy Wording:

QBE Speedway Injury Policy

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Section	Description:	Limits and Excesses:
Lump Sum Benefits	Death and Capital Benefits	Up to \$100,000 Up to \$30,000 (if 17-70 years)
Weekly Benefits	Loss of Income Benefit for Temporary Total Disablement	Up to a maximum \$800 per week Benefit Period 104 Weeks Excess Period = 7 days
	Loss of Income Benefit for Temporary Partial Disablement	Up to a maximum \$240 per week Benefit Period 104 weeks Excess Period = 7 days
Other Benefits	Non-Medicare Medical Benefits*	100% of Non-Medicare costs to maximum of \$5,000 Nil Excess
	Emergency Transport Allowance	100% of expenses up to a maximum of \$7,500
	Household Help Benefits includes, Domestic Home Help, Hire of Medical Aids	100% to \$200 per week Benefit Period 104 weeks Excess Period = 7 days
	Student Assistance Benefits	100% to \$350 per week Benefit Period 104 weeks Excess Period = 7 days
	Unemployed/Pensioner/Self-Funded Retiree Assistance For attendance at medical consultations	100% to \$200 per week Benefit Period 104 weeks Excess Period = 7 days
	Lifestyle Modification Benefit	100% of costs to a maximum of to \$15,000
	Rehabilitation Benefit	100% of costs to a maximum of \$25,000
	Partner Retraining Benefit	100% of expenses up to a maximum of \$15,000
	Funeral Expenses Benefit	100% to maximum \$12,000
	Broken Bone Benefit	As per compensation table in wording, to a maximum of \$5,000
	Chauffeur Benefit	100% of expenses up to a maximum of \$2,500
	Dependent Child Supplement	\$5,000 For each surviving child Up to a maximum of \$15,000

***Please note:**

Emergency Transport:

Cover is limited \$7,500 in this policy. Emergency transport costs can exceed this limit considerably if medical evacuation by air is required, especially from remote locations where many speedway venues are located. For this reason, we strongly recommend you arrange separate ambulance cover with the relevant ambulance services organisation in your State.

Overseas:

Licensed drivers intending to compete in Speedway Events overseas must contact Speedway Australia prior to travel for written approval from Speedway Australia for cover to apply under this policy.

We strongly recommend that Licence Holders arrange separate Travel Insurance insuring medical expenses for motor sport participation when travelling overseas.

Capital Benefits Table

The Events		Percentage of Maximum Amount Payable
1.	Death (of insured persons other than below) Insured Persons who have not attained the age of 17 years and those who have attained of the age 70 years	100% 30%
2.	Permanent Total Disablement including Permanent Paraplegia & Permanent Quadriplegia	100%
3.	Permanent unsound mind to the extent of legal incapacity	100%
4.	Permanent and incurable paralysis of all limbs	100%
5.	Permanent Total Loss of entire sight in both eyes	100%
6.	Permanent Total Loss of sight in one eye	100%
7.	Permanent Total Loss of the use of one or both hands	100%
8.	Permanent Total Loss of the use of one or both feet	100%
9.	Permanent Total Loss of the use of both legs	100%
10.	Permanent Total Loss of the use of one hand and one foot	100%
11.	Permanent Total Loss of the use of one hand and one arm	100%
12.	Permanent Total Loss of the lens of both eyes	100%
13.	Permanent Total Loss of the lens of one eye	50%
14.	Permanent Total Loss of the hearing in: a) both ears b) one ear	100% 50%
15.	Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extends to cover more than 40% of the entire external body	50%
16.	Permanent Total loss of the use of one arm or one leg	50%
17.	Permanent Total loss of the use of four Fingers and thumb of either hand	75%
18.	Permanent Total Loss of the use of four fingers of either hand	40%
19.	Permanent Total Loss of the use of one thumb of either hand, a) both joints b) one phalanx joint	30% 15%
20.	Permanent Total Loss of the use of fingers of either hand a) three phalanges joints b) two phalanges joints c) one phalanx joint	10% 8% 5%
21.	Permanent Total Loss of the use of Toes of either foot a) all one foot b) great-both joints c) great-one joint d) other than great-each Toe	20% 5% 5% 3%
22.	Fractured leg or patella with established non union	10%
23.	Necessary surgical removal of internal organs – per organ	15%
24.	Shortening of leg by at least 5cm	7.5%
25.	Any Permanent physical disability not otherwise included in Events 2 to 24 above. Such percentage of the Capital Sum Insured as the Insurer shall determine (by comparing) the severity of the Permanent physical disability with the events 2 to 24 above and taking into account the compensation provided for those Events, but not taking into account the Insured Person's occupation) limited always to 75% of the Compensation payable for Event	

Claims Procedure

- All claims must be reported as soon as possible following an accidental injury. Failure to do so may enable the Insurer to reduce or avoid any liability should the Insurers rights be prejudiced.
- Claim forms are available for download from the Speedway Australia website: www.speedwayaustralia.org
- Complete and sign the claim form (all questions must be answered – if not applicable, write N/A).
- Complete the insurers attending physician's report and claimants signed authority. (If the physician prefers to send a report separately, please provide mailing address of QBE claims provided by your claims administrator. (Note: Any expenses for this report are the responsibility of the claimant).
- All claim forms MUST be submitted by the licence holder to Speedway Australia before sending to the Insurer, QBE Insurance (Australia) Limited. Email: accidentandhealth@qbe.com
- Speedway Australia must sign off the claim form, confirming the claimant is a current licence holder. This will assist the insurer in processing the claim quickly so as not to disadvantage the claimant.
- Speedway Australia MUST NOT delay the process and must send the claim form with supporting documentation to the insurer as soon as possible.
- Provide written proof of income (e.g. ATO Assessment Notice, Group Certificate).