



Group Accident Insurance Policy

Insured	Queensland Christian Soccer Assoc Incorporated & Others As Per Schedule
Policy Description	Group Accident Insurance Policy
Policy Number	06-A043388-PAD
Period of Insurance	31/10/2020 to 31/10/2021
Effective Date	31/10/2020
Insurer	QBE Insurance (Australia) Limited

GROUP SPORTS PERSONAL ACCIDENT

THE INSURED: Queensland Christian Soccer Association Incorporated & all affiliated & registered associations, officials, referees, clubs, members, volunteers & employees, Queensland Churches Soccer Referees Association Incorporated

THE SPORT: Outdoor Soccer
Cover under this policy shall apply whilst the insured person is engaged in officially sanctioned activities involving:

- Participation in club, representative, state or national events
- Training arranged by the insured
- In an administrative capacity as an official trainer or fund-raiser

Cover shall also include

- Travelling directly to and from the above sanctioned activities and;
- Staying away from home whilst engaged in the above sanctioned activities.

GEOGRAPHICAL LIMIT: Australia Wide

PLAYER/TEAM NUMBERS: NUMBER OF PLAYERS:
Senior: 1,782
Junior: 3,792
Referees, Coaches, Officials, Volunteers: 1,000

NUMBER OF TEAMS:
Senior Teams: 95
Junior Teams: 349

----- **PLAYER ACCIDENT INSURANCE** -----

THE COVER

Bodily Injury sustained by an insured person whilst actively engaged in playing or practicing for the sport in which the insured and such accidental bodily injury is sustained because of participation by the insured person in the sport nominated in the schedule.

POLICY BENEFITS	AMOUNT PAID
Section A - Capital Benefits (Accident Only)	
Capital Benefit	\$ 100 000
Total Permanent Disablement	\$ 100 000
Section B - Weekly Benefits - Injury (Income Earners Only)	
Weekly Benefit - Injury	\$ 350
Weekly Benefit Excluded Period	14 days
Weekly Benefit Period	52 Weeks
Section D - Injury Assistance (Non Income Earners)	
Weekly Benefit	\$ 350
Weekly Benefit Period	26 Weeks
Section E - Non Medicare Medical Expenses	
Non Medicare Medical Expenses	80% up to \$ 2 000
Excess	\$ 50
AGGREGATE LIMIT OF LIABILITY - applies to all sections	
Aggregate amount payable any one event or any one period of insurance	\$ 2,000,000

ENDORSEMENTS:

FUNERAL BENEFITS

It is hereby declared and agreed that Funeral Benefits is added to this policy as follows. If an Insured Person becomes entitled to compensation under Section A payable condition 1 (Death) of this policy, we will pay an amount of up to \$10,000 in respect of any Funeral expenses paid.

CHAUFFEUR BENEFIT

If you suffer injury which

- a) Requires you to attend medical consultations and
 - b) You are fit to return to work but your doctor certifies you are unable to drive a vehicle or travel on public transport;
- We agree to pay expenses incurred for a chauffeur or taxi service to and from your usual place of residence to your usual place of work; or for the purposes of receiving medical treatment, to a maximum of \$2,500

WORDING ALTERATION - NMME (Removal or MRI's Exclusion)

Under Section E – Non Medicare medical expenses, what we will not pay is amended to read

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- any injury, medical condition, infirmity or weakness known to the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy;
- illness.
- for costs incurred which are associated with the prevention of injury. For example, knee braces, mouth guards and/or ankle braces;
- for costs related to breakage of dentures, optical lenses or spectacles;
- expenses incurred for which a Medicare benefit is payable;
- expenses incurred more than twelve (12) months after the date of injury;
- accounts covered by an ambulance service whether claimed or not;
- accounts covered by private health insurance whether claimed or not.

The general and additional exclusions set out under 'When you are not covered' in this Policy may also affect your claim.

WORDING ALTERATION – DEATH BENEFITS

Under Section A – Capital Benefits, the Compensation table- Capital Benefits is amended as follows:

Injury resulting in:	Compensation as a percentage of the capital sum insured shown in the Policy Schedule
1. Death	100%

The above is a summary of covers only. Please refer to the Policy Wording for full details of cover & conditions

IMPORTANT NOTICES & INFORMATION

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact your Account Executive if you have any questions or require further advice/assistance.

ESSENTIAL READING OF POLICY WORDING

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until they agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the insurer something you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

DUTY OF GOOD FAITH

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

AVERAGE OR CO-INSURANCE

Some policies contain an Average or Co-insurance clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance.

Some business interruption policies contain an Average/Co-Insurance clause which has a different application. Check your policy and contact us with any questions.

CONTRACTS AND LEASES YOU SIGN

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

LEASING, HIRING AND BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually applies to the amount you can claim for damage to property in your care, custody or control.

ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

CUSTOMER RELATIONS

Clients who are not fully satisfied with our services should contact our customer relations/complaints officer.

AUSTRALIAN INSURANCE SOLUTIONS PTY LTD also subscribe to the Australian Financial Complaints Authority (AFCA), a free customer service and the General Insurance Brokers Code of Practice. Further information is available from this office or contact AFCA on 1800 931 678.

PRIVACY STATEMENT

Privacy – We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provided your information to Insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims Administrators). Your information may be given to an overseas insurer (like Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell information.

If you don't provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and could breach your duty of disclosure.

For more information about how to access the personal information we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website.