

QUEENSLAND RACEWAYS OPERATIONS PTY LTD

SUMMARY OF INSURANCES

SCOPE OF COVER	<p>Capital Benefits – Events 1-30 Weekly Benefits – Limit 156 weeks Injury Assistance Benefits – Limit 104 weeks Non Medicare Medical Expenses</p> <p>Death or Injury must be as a result of an accident and occur during the period of insurance, and during the time of operation of cover, and any payable condition claimed under Capital Benefits must occur within twelve months of the date of injury.</p>
INSURED PERSONS	<p><u>Category 1:</u> All Drivers, Pit Crew, Navigators & Passengers</p> <p><u>Category 2:</u> Officials, Photographers & Voluntary Workers</p>
INSURED EVENTS	<p><u>Category 1:</u> Injury (as defined in the policy) occurring during the period of insurance resulting solely and directly and independently or any other cause in the events shown in the Table of Compensation whilst Practising, Qualifying or Competing in Motor Race Meetings, Testing, Commissioning or Set Up Sessions.</p> <p><u>Category 2:</u> Injury (as defined in the policy) occurring during the period of insurance resulting solely and directly and independently or any other cause in the events shown in the Table of Compensation whilst engaged in declared activities during Sanctioned Motor Race Meetings or other authorised activities.</p>
EXCESS WEEKLY BENEFIT & INJURY ASSISTANCE BENEFIT	<p>Category 1 – Seven (7) Days Category 2 – Nil Medical Expenses - \$50</p>
TABLE OF COMPENSATION	<p><u>Category 1 & 2</u> As per policy wording</p>
SCHEDULE OF BENEFITS (Summary Only)	<p>ACCIDENT ONLY COVER</p> <p><u>INSURED PERSONS</u></p> <p><u>Category 1</u> All Drivers, Pit Crew, Navigators & Passengers \$50,000 Death & Capital Benefits</p>

\$650 per week Total Disablement
Injury Assistance Benefit
\$200 per week

Category 2

Officials, Photographers and Voluntary Workers as declared \$65,000
Death & Capital Benefits

\$650 per week Total Disablement
Injury Assistance Benefit
\$200 per week

Category 1 & 2

Medical Expenses (Non Medicare) Australia Only (limited to 100% of expenses incurred)	\$2,000
Injury Rehabilitation	\$5,000 max
Life Style Modification Benefit	\$5,000 max
Emergency Transport (per person)	\$2,000
Funeral Expenses	\$5,000
Broken Bones – Additional Capital Benefit	As per policy Schedule

Out of Pocket Expenses (Only available if an injured person is paid a weekly benefit under any of the payable conditions under Sections B, C or D) the following additional benefits also apply;

- An allowance of \$200 per week for a maximum of 52 weeks to cover the cost of private or public transport and parking to attend consultations with a registered medical practitioner.

Dental/Optical Benefit

Damage to sound and natural teeth as a result of injury covered by the policy	\$500
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Damage to prescription glasses or optical lenses as a result of injury covered by the policy.	\$500
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**TIME OF OPERATION
OF COVER:**

CATEGORY 1

Cover under this policy shall apply whilst the insured person is engaged in officially sanctioned activities including but not limited to:

- Participation in club, representative, state or national events

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

CATEGORY 2

Cover under this Policy shall apply whilst the Insured Person is:

- Actually engaged in unpaid voluntary work performed on behalf of the Insured
- Training arranged by the Insured
- In an administrative capacity as an official, photographer, trainer or fundraiser.

Provided always that the Policy shall apply only in respect of such work officially organised by and under the control of the Insured including necessary direct travel to, from or during such voluntary work.

POLICY WORDING AND CONDITIONS

Insurer's Accident & Health Sports Insurance Form No. QM360 & Voluntary Workers Insurance Form QM182.

POLICY ENDORSEMENTS

Policy exclusion No 3 (Driving or Riding in any kind of race) is deleted.

Policy exclusion No 10 (Activities involving parent/child competition) is deleted.

Capital Benefits Table – Event 1 Death

- Deletion of Restriction for Insured Persons without dependent children.

Weekly Benefits – Injury

Benefit will not be reduced by Insured Person's sick leave or holiday pay.

Non Medicare Medical Expenses

Costs associated with MRI Scans are payable up to a policy limit of \$2,000.

INSURER

QBE Insurance (Australia) Ltd

PROPORTION

100.000%

POLICY NUMBER

AS A036028 PAD

REMARKS

Please refer to your policy document for details of Terms, Conditions and Exclusions.