



POLICY SCHEDULE

IMPORTANT INFORMATION

Thank you for choosing to insure with Us.

This Policy Schedule is issued by AFA Pty Ltd (ABN 83 067 084 333) AFS Licence No. 247122 Level 12, 19-31 Pitt Street Sydney NSW 2000 on behalf of the insurer Allianz Australia Insurance Limited.

Your cover is set out in this Schedule and the Product Disclosure Statement and Policy Wording (Policy Document) and any other document that We tell You forms party of Your Policy. Before You proceed please carefully check the information in this Schedule set out below and the Policy document to ensure that the cover is appropriate for You.

This Schedule is based on the information You have given Us or which was provided on Your behalf. It is important to comply with the Duty of Disclosure as a failure to comply will affect the right to make a claim. Please refer to the Policy Document that sets out the Duty. If You don't have a Policy Document please call Us. If anything has changed in relation to matters disclosed or the questions asked by Us when You first applied You must tell Us.

The relevant obligation applies up until the time of the relevant entry, renewal, variation, extension, reinstatement or replacement.

If You do not comply with Your Duty of Disclosure We may reduce or refuse to pay a claim or We may cancel Your insurance. If Your non disclosure is fraudulent, We may refuse to pay a claim and treat the Policy as if it never existed.

If any information is incorrect or incomplete or You wish to confirm any transaction in relation to Your Policy please contact AFA.

We confirm that We have previously explained to You the reasons for collection and use of the personal information under the Privacy Act 1988 – see the Policy Document for details. By purchasing the product, You consent to the use and the disclosures as explained in the Policy Document. If You do not provide Your personal (including sensitive) information We require, We may not be able to provide You with Our services, including settlement of claims.

On receipt of Your payment this Schedule will become Your current Schedule.

Unless expressly stated otherwise, words in this Schedule have the same meaning as that defined in the relevant Policy Document (if any) and other documents that make up the Policy which contain definitions, unless a specific definition is set out below, in which case it will take precedence.

GST TAX INVOICE: This document acts as a Tax invoice for GST purposes when You pay the premium. If You are registered for GST purposes, Your tax input tax credit entitlement is or is based on the GST amount shown above. Please note that in accordance with the GST law relating to the insurance of premiums the GST amount may be less than 1/11th of the total amount payable.

Please keep the Schedule and other Policy documentation in a safe place.



AFA SPORTS INJURY POLICY SCHEDULE

Policy Number: 5471740

Insured: Masters of Rugby League Australia Inc.

Insured Persons: Members who participate in the authorised and organised club activities, matches and events

Commencement Date: 18/05/2009

Policy Period: 18/05/2015 at 4.00pm to 18/05/2016 at 4.00pm

Broker: Wagecover Australia Pty Limited

Scope of Cover: While participating in authorised activities under the direct control of the principal insured

Age Limit: 16 - 75 years

(Cover for persons over age 60 years is limited to Death & Capital Benefits and Non-Medicare Medical Expenses only. No Weekly Benefits/Injury Assistance payable)

<p>SECTION A – CAPITAL BENEFITS</p> <p>EVENTS Events 1-19</p>	<p>CAPITAL SUM INSURED \$20,000</p>
<p>SECTION B - WEEKLY INJURY BENEFIT FOR INCOME EARNERS</p> <p>EVENTS Event 1 a)</p> <p>BENEFIT PERIOD</p> <p>WAITING PERIOD</p>	<p>COMPENSATION</p> <p>80% of Income up to a maximum of \$300 per Week</p> <p>26 weeks</p> <p>14 days</p>
<p>SECTION C - BENEFITS FOR NON INCOME EARNERS & STUDENTS</p> <p>EVENTS HOUSEHOLD HELP BENEFIT & STUDENT ASSISTANCE</p> <p>BENEFIT PERIOD</p>	<p>COMPENSATION</p> <p>80% of expenses up to a maximum of \$300 per week</p> <p>26 weeks</p>

WAITING PERIOD	14 days
SECTION D – ADDITIONAL BENEFITS	SUM INSURED
1. FUNERAL EXPENSES	\$5,000
2. NON-MEDICARE MEDICAL EXPENSES	100% of expenses up to a maximum of \$1,000
EXCESS	\$50 per person per occurrence per Policy Period
3. PARENTS' INCONVENIENCE ALLOWANCE	\$25 per day
BENEFIT PERIOD	10 weeks

Aggregate Limit of Liability: \$1,000,000 for scheduled flights.
\$5,000,000 for any one period of insurance

Wording: AFA Sports Policy Wording 28 Dec 14

Premium: \$70 per member per annum Inclusive of GST & Stamp Duty

Endorsement:

In respect of nominated persons over the age of 70 but under the age of 75, the following cover shall apply:

Section A:	Event 1: \$5,000 Events 2-19: Nil
Section B:	Nil
Section C:	Nil
Section D:	Funeral Expenses: Nil Non Medicare Expenses: 75% of expenses to a maximum of \$500 Excess: \$100 Parents' Inconvenience Allowance: Nil

All other terms, conditions and exclusions of this policy apply.

Exclusion: Number 12(a) of the AFA Sports Policy Wording 28 Dec 14 in its entirety does not apply to this policy contract.



Dated: 28/04/2015