

CERTIFICATE OF CURRENCY

INSURED	Masters of Rugby League Australia Inc.
BROKER	Brookvale Insurance Brokers
POLICY NUMBER	16000018
POLICY PERIOD	From 18/05/2021 at 4:00pm to 18/05/2022 at 4.00pm
SCOPE OF COVER	While participating in authorized activities under the direct control of the principal insured
INSURED PERSONS	Members who participate in the authorized and organized club activities, matches and events

Section A: Capital Benefits – Events 1-19	Capital Sum Insured - \$20,000
Section B: Weekly Injury Benefit for Income Earners EVENTS Event 1 a) Benefit Period Waiting Period	COMPENSATION 80% of Income up to a maximum of \$300 per week 26 weeks 14 days
Section C: Benefits for Non-Income Earners and Students EVENTS Household Help Benefit & Student Assistance Benefit Period Waiting Period	COMPENSATION 80% of expenses up to a maximum of \$300 per week 26 weeks 14 days
Section D: Additional Benefits 1. Funeral Expenses 2. Non-Medicare Medical Expenses Excess	SUM INSURED \$5,000 100% of expenses up to a maximum of \$1,000 \$50 per person per occurrence per Policy Period

3. Parent's Inconvenience Allowance Benefit Period	\$25 per day 14 weeks
4. Emergency Transport Benefit	\$1,000.00
5. Disappearance	Yes (Section A)
6. Exposure	Yes
7. Membership Fee Benefit	Maximum payable \$500
Age Limits:	16 - 75 Years (Cover for persons over age 60 years is limited to Death and Capital Benefits and Non-Medicare Medical Expenses only. No Weekly Benefits/Injury Assistance payable)
Aggregate Limit of Liability:	\$1,000,000 for scheduled flights. \$5,000,000 for any one Policy Period
Underwriters:	Certain Underwriters at Lloyd's
Wording:	Point Underwriting Agency Sports Injury Policy Wording – 1 June 2020
Date of Issue:	19/05/2021

ENDORSEMENTS:

Number 12(a) of the Point Underwriting Agency Sports Policy Wording June 2020 in its entirety does not apply to this policy contract.

Emergency Transport Benefit

If an Insured Person suffers an Injury during both the Period of Insurance and while the Insured Person is either:

- engaged in a sporting activity in the capacity of a participant, adjudicator, judge, referee or umpire or in a similar capacity;
- acting as an official at or otherwise assisting in the conduct of a sporting activity, or

- acting in his or her capacity as an elected or appointed official of a sporting organisation or while that person is travelling to or from that activity; or the place where that person acts in that capacity as an elected or appointed official,

We will pay the costs of reasonable emergency ambulance services provided by road, air or water transportation costs.

The compensation shall only be payable where in the opinion of the attending ambulance officers there is a serious threat to the Insured Person's life or health and the Insured Person requires immediate treatment and transportation by ambulance to hospital.

We will not provide compensation for pre-booked, non-emergency ambulance charges or charges for inter-hospital transfer.

We will not pay any costs that we are prohibited from paying by law and for any costs that are recoverable from any other source.

The most We will pay is \$1,000 any one occurrence.

Disappearance

In the case of an Insured Person disappearing during the Policy Period, We will pay the benefit stated in the Schedule subject to the following criteria being met:

- it is reasonable to assume that the disappearance is due to the occurrence of a Bodily Injury;
- a period of no less than 12 months has passed since the original date of the disappearance; and
- the Insured or the legal representatives of the Insured Person's estate provide Us with a signed agreement stating that if it later transpires that the Insured Person did not die, or did not die of Bodily Injury, any amount paid will be reimbursed to Us

Exposure

In the case of an Insured Person being exposure to severe weather conditions as a result of an Accident and suffers any of the Insured Events within 12 months of the Accident, it will be deemed that the Insured Person has suffered a Bodily Injury on the date of the Accident.

Membership Fees Benefit

In the event of an Insured Person suffering a Bodily Injury which results in the Insured Person being certified by a Medical Practitioner as unable to continue taking part in the sporting activity covered by this Policy for the remainder of any membership or registered period, We will pay up to \$500.00 as stated in the Schedule. The amount payable will be calculated by pro-rating the membership or registration fee paid by the Insured Person from the date of the Bodily Injury to the end of the membership or registration period. The maximum period We will consider for any membership or registration is 12 months.

Point Underwriting Agency Pty Ltd – AFSL 477471

Issued by Point Underwriting Agency Pty Ltd under authority granted by Certain Underwriters at Lloyd's under Binding Agreement Ref: B1201J1200948