

Approved Rider Licence Application Form

I acknowledge and understand the terms and conditions I am riding under and agree to adhere to the Rules of Thoroughbred Racing and follow all directions of the Quindanning Picnic Race Club and Stewards.

I acknowledge I have read the below Group Personal Accident and Sickness Policy Schedule Certificate of Currency and accept the terms therein.

Full Name of Approved Rider _____

Signature of Approved Rider _____ **Date** _____

Contact Number: _____

Emergency Contact Name: _____

Emergency Contact Number: _____

Group Personal Accident and Sickness Policy Schedule – Certificate of Currency

CLASS OF INSURANCE:	Group Personal Accident and Sickness
POLICY No.:	00357
INSURED:	Racing and Wagering Western Australia registered clubs including Member Clubs of the Western Australian Provincial Thoroughbred Racing Association (Inc), Country Racing Association (Inc), Western Australian Trotting Association including affiliated or member clubs, Approved Picnic Clubs, WA Country Trotting Association and Botra including subsidiary or controlled companies now or previously existing or hereafter formed or acquired.
INSURED PERSON(S):	All (76) Amateur and Approved Riders at picnic race club meetings as declared
INSURANCE PERIOD:	From: 31 July 2022 at 4:00 pm (AEST) To: 31 July 2023 at 4:00 pm (AEST)
SCOPE OF COVER:	Cover under the Policy applies whilst an Insured Person is engaged in approved activities of the Insured, including direct transit to and from the site of the approved activities.
POLICY WORDING:	360GPASPDV221
INSURER:	Certain Underwriters at Lloyd's
ARRANGEMENT DATE:	29 July 2022
BROKER:	Lockton Companies Australia Pty Ltd
TERRITORIAL LIMITS:	Worldwide
AGGREGATE LIMIT OF LIABILITY:	\$2,000,000
NON- SCHEDULED FLIGHT AGGREGATE LIMIT OF LIABILITY:	\$0
TOTAL PREMIUM:	As Agreed

Schedule of Benefit

SECTION	MAXIMUM BENEFIT PAYABLE EACH INSURED PERSON
Section A – Lump Sum Benefits <i>Insured Events 1 – 18</i>	7x Salary up to \$100,000 Non income earners limited to \$50,000
Section B – Surgical Lump Sum Benefits – Bodily Injury resulting in Surgery <i>Insured Events 19 – 23</i>	\$0
Section C – Surgical Lump Sum Benefits – Sickness resulting in Surgery <i>Insured Events 24 – 27</i>	\$0
Section D – Weekly Benefits – Bodily Injury <i>Insured Events 28 – 29</i>	\$500
Section E – Weekly Benefits – Sickness <i>Insured Events 30 – 31</i>	\$0
Maximum % of Salary payable	85%
Excess Period	7 days
Benefit Period	104 weeks
Section F – Fractured Bones Benefit <i>Insured Events 32 – 39</i>	\$2,000
Section G – Dental Benefits <i>Insured Events 40 – 41</i>	\$2,000
Return to work assistance/rehabilitation/retraining	\$10,000
Transport to and from work benefit	\$25 per day max 12 weeks
Re-imbursement of professional or membership fees	\$250 per membership max 2



SCHEDULE ATTACHING TO AND FORMING PART OF POLICY NUMBER 00357

ENDORSEMENTS:

Non-Medicare Medical Expenses

If an insured person suffers a bodily injury during the insurance period and whilst engaged on authorised activities, we will pay the cost of the Non-Medicare medical expenses, provided they are incurred within twelve (12) months of the bodily injury.

Non-Medicare medical expenses means expenses paid to a doctor, dentist, a private hospital, nurse, physiotherapist, chiropractor, osteopath or emergency transport service for medical, surgical, x-ray, dental treatment, hospital or nursing treatment, including the cost of medical supplies and emergency transport hire.

Non-Medicare medical expense do not include:

- a) payment for any health service which within the meaning of the Commonwealth Private Health Insurance Act 2007 or the Private Health Insurance (Health Insurance Business) Rules 2009 would constitute the carrying on of health insurance business;
- b) any expenses where a Medicare benefit is paid or payable including the balance of monies due or payable by the insured person after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly referred to as the "Medicare Gap");
- c) any amounts recoverable by the insured person from any other source except for the excess of the amount recoverable from such other source;
- d) dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by bodily injury and performed by a dentist.

The maximum we will pay for Non-Medicare medical expenses shall be limited to 100% of the costs incurred up to a maximum of \$5,000 and an excess of \$100 dollars applies to each and every claim.

Cyber Risks Endorsement

Any benefits for bodily injury or sickness due to:

- i. the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
- ii. any computer virus;
- iii. any computer related hoax relating to i and/or ii above

are payable, subject to the terms, conditions, limitations and exclusions of this policy.

Any benefits for Bodily Injury or Sickness caused by or arising out of a Cyber Act or a Cyber Incident are payable, subject to the terms, conditions, limitations and exclusions of this policy.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

Cyber Incident means:

- I. any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
- II. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

This Certificate is issued by the Coverholder shown above in accordance with the authority granted to them by certain Underwriters at Lloyd's under the Agreement referred to herein.

IN WITNESS WHEREOF this Certificate has been signed in Sydney

This 3rd day of August 2022



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Authorised Signatory
360 Accident and Health Pty Ltd