

Approved Rider Licence Application

I acknowledge that I understand the terms and conditions I am riding under and have read the summary of the terms of the personal accident insurance policy below and accept these terms.

I agree to adhere to the Rules of Thoroughbred Racing and follow all directions of the Stewards.

Full Name of Approved Rider _____

Signature of Approved Rider _____ **Date** _____

Contact Number: _____

Emergency Contact Name: _____

Emergency Contact Number: _____

Personal Accident – Summary of Cover

Approved riders are covered for personal accident insurance whilst participating in an officially sanctioned race. Please refer to Chubb Insurance Australia Limited Policy for full policy details.

Insurer details

Chubb Insurance Australia Limited
Policy number: 05PO013613
Policy wording Chubb Personal Accident & Sickness Insurance Policy Wording and PDS, Australia. Published 11/2016 (16PDSGPA03)

Death and Capital Benefits

Sum Insured - annual salary multiplied by 7 to maximum of \$100,000
Or \$50,000 for non-income earners

Weekly Benefits - Injury

85% of earnings to a maximum of \$500/week
Benefit Period 104 weeks
Excess Period 7 days

Broken Bones Benefit

\$2,000 per insured person.

Non Medicare Medical Expenses

\$5,000 per insured person.
Excess \$100 each and every event.

Out of Pocket Expenses

\$1,000 per insured person.

Policy Exclusions

No compensations are payable under this policy (including but not limited to the following) resulting from injury or sickness:

- Which is deliberately self-inflicted or caused by you,
- Attributable to pregnancy or complications of this,
- Which results from a criminal or illegal act committed by you,
- Which results from You being under the influence of alcohol or an illegal drug,
- Which results from You directly or indirectly suffering from stress, depression, anxiety or any psychosomatic, psychological, psychotic, mental or nervous disorder,
- Which results from any Pre-Existing Condition (as defined),
- Where You receive sick leave payments,
- Where expenses incurred for which a Medicare benefit is payable,
- Where expenses incurred more than 12 months after the date of injury,