


# Schedule

## Chubb Group Personal Accident and Sickness Insurance

**CHUBB®**

<b>Policy Number:</b>	01PO533867	
<b>Policyholder(s):</b>	Football Federation Australia Limited including all Participating State Associations and Territory Governing Bodies as listed below; - ACT Football Federation (Capital Football®) - Football Federation Tasmania Ltd. - Football Federation SA Inc. - Football West Limited - Football Federation Victoria (FFV) Inc. - Football Queensland Ltd - Football Federation Northern Territory Incorporated  and/or Subsidiary Companies and/or those acquired and/or incorporated during the period of insurance for their respective rights and interests; all affiliated clubs, branches and associations (and their member clubs), referees branches and Futsal centres of the participating Member Federations listed as The Insured(s).	
<b>Broker:</b>	GOW - GATES INSURANCE BROKERS PTY LTD	
<b>Address:</b>	PO Box 4731  SYDNEY NSW 2001	
<b>Period of Insurance:</b>		
<b>From:</b>	31 December 2019	(at 04:00pm)
<b>To:</b>	31 December 2020	(at 04:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
<b>Premium:</b>	As Agreed	
<b>Goods &amp; Services Tax:</b>	As Agreed	
<b>Stamp Duty:</b>	As Agreed	
<b>Total Payable:</b>	<b>As Agreed</b>	
	Renewal to be reassessed for any subsequent Period of Insurance	

<b>Signed at:</b>	<b>Sydney</b>	<b>Authorised Representative</b>
<b>On:</b>	<b>24 December 2019</b>	
		<b>Belinda Fyson</b> Underwriter

## Description of Cover

<b>Covered Person(s) / Categories:</b>	1. All players and/or non-playing officials including team managers, referees, trainers, coaches, masseurs, committee members, directors, office bearers, administrators, employees, executive officers, selectors, ball boys, medical officers, physiotherapists, ambulance officers, voluntary workers and other match officials of the Policyholder.
<b>Scope of Cover:</b>	1. Cover under the Policy applies for twenty four (24) hours per day while on the business of the Policyholder, including: <ul style="list-style-type: none"> <li>(a) Playing in official matches sanctioned by The Policyholder (s)</li> <li>(b) Engaged in official training or practice (including practice matches) sanctioned by the Policyholder</li> <li>(c) Engaged in fundraising activities for the Policyholder</li> <li>(d) Travelling directly to or from or between activities described in (a) or (b) above and the Covered Person's normal place of residence or place of employment. (Any amounts payable as a "Capital Benefit" shall be limited to 20% of the applicable Benefit)</li> <li>(e) Staying away from the Covered Person's home district including overseas travel during a tour for the purpose of participating in representative matches and/or any other games duly authorised by the Policyholder</li> <li>(f) Actually engaged in administrative or organised social activities of the Policyholder</li> <li>(g) Unpaid voluntary work performed on behalf of the Policyholder</li> </ul>
<b>Policy Wording &amp; PDS:</b>	19PDSGPA01 Group Personal Accident Policy Wording and PDS

## Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

### Section 1: Personal Accident & Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	100,000
	Events 2-19	100,000

Categories	Part B - Bodily Injury Resulting in Surgery Benefits
1	0

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1	250 x 52 weeks	85.00	14 days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1	0 x 0 weeks	0.00	0 days

Categories	Part C - Sickness Resulting in Surgery - Benefits
1	0

Categories	Part D - Fractured Bones – Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures - Limit Per Tooth	Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits
1	0	0	0

### Additional Cover

Categories	Return to Work Assistance	Tuition or Advice Expenses
1	20,000	0

Categories	Unexpired Membership Benefit	Replacement Staff/Recruitment Costs
1	500	per employee: 0

Categories	Visitors Benefit	Corporate Image Protection
1	0	0

Categories	Independent Financial Advice	Funeral Expenses
1	0	6,000

Categories	Coma Benefit	Partner Retraining Benefit
1	per week: 0 max weeks: 0 weeks	0

Categories	Dependent Child Supplement	Orphaned Benefit
1	per child: 0 max per family: 0	per child: 0 max per family: 0
Categories	Modification Expenses	Chauffeur Services
1	10,000	0
Categories	Executor Emergency Cash Advance	Emergency Home Help
1	0	250 x 52 weeks Excess: 7 days
Categories	Student Tutorial Costs	Premature Birth / Miscarriage Benefit
1	250 x 52 weeks Excess: 7 days	0
Categories	Accidental HIV Infection Benefit	Bed Care
1	0	per week: 300 max weeks: 52
Categories	Terrorism Injury Benefit	
1	per person: 0 Aggregate: 0	
Categories	Accommodation and Transport Expenses	Education Fund Benefit
1	1,500	0
Categories	Out of Pocket Expenses	Childcare Benefit
1	1,500	0
Categories	Work Experience Benefit	Workplace Assault Benefit
1	0	0
Categories	Workplace Trauma Benefit	Air or Road Rage Benefit
1	0	0
Categories	Carjacking Benefit - Excess and Vehicle Hire	Carjacking Assault Benefit
1	0	0
Categories	Reconstructive or Cosmetic Surgery Benefit	Cancer Benefit
1	0	0

## Aggregate Limit of Liability

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<b>Any one (1) Period of Insurance (A):</b>	2,500,000
<b>Non-Scheduled Flights (B):</b>	0
<b>Any one (1) event with respect to War / Civil War (C)</b>	0
<b>Any one (1) Period of Insurance with respect to War / Civil War (D)</b>	0

# Supplementary Product Disclosure Statement (SPDS)

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## Chubb Group Personal Accident & Sickness Insurance Policy Wording and Product Disclosure Statement Amendment

### Important information about this SPDS

This SPDS contains particulars of changes to the Group Personal Accident Product Disclosure Statement & Policy Wording (Personal Accident & Sickness 19PDSGPA01) and Product Disclosure Statement ("PDS"), which was prepared on 13 June 2019. This SPDS should be read together with the PDS. The PDS is amended by this document with effect from the date on which this SPDS is given to You.

This SPDS was prepared on 18 October 2019.

### Supplementary information

The PDS is updated as follows:

#### Non-Medicare Medical Expenses

If during the Period of Insurance and whilst the person is a Covered Person, We will pay 85% of the Non-Medicare Medical Expenses incurred, that are not excluded under General Exclusion 8, up to \$2,500. An excess of \$50 is applicable to each and every claim.

Non-Medicare Medical Expenses means expenses that are not standard Medicare items and incurred within twelve (12) calendar months of You sustaining a Bodily Injury and paid by You or the Policyholder on Your behalf for treatment certified necessary by a Doctor to a registered provider of medical services including the cost of medical supplies or ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth, excluding first teeth and dentures, and is caused by Bodily Injury.

Non-Medicare Medical Expenses is extended to include expenses (as described above) incurred within twelve (12) calendar months of the Covered Person undergoing surgery as a direct result of sustaining a Bodily Injury even though such surgery, or in the case of multiple surgical treatments, final treatment may take place in excess of twelve (12) calendar months of sustaining the Bodily Injury. Where the final treatment is to take place in excess of twelve (12) calendar months of the Bodily Injury, the Covered Person will provide Us with a written estimate from a qualified Doctor, of the cost of such treatment and We may, at our option, settle the claim based on that estimate. This cover only applies provided always that any such surgery had been anticipated by a Doctor at the time the Bodily Injury was diagnosed and subsequently certified by a qualified Doctor as being reasonably and necessarily delayed for the wellbeing of the Covered Person. Notification of the Bodily Injury, the proposed treatment and the estimated cost of that treatment should be declared to Us as soon as possible and within 12 months of the date of Injury.

Non-Medicare Medical Expenses does not include any or part of any expenses for which a Medicare benefit is paid or is payable including the balance of monies due to be payable by You after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly known as the "Medicare Gap"). Provided that We shall not be liable to make any refund in respect of:

1. any expenses recoverable by You or by the Policyholder from any other insurance scheme or any plan providing medical or similar coverage or from any other source except for the excess of the amount recoverable from such other insurance/plan or source.
2. any expense to which Section 67 of the National Health Act 1953 (as amended) or any of the regulations made there under apply.

#### Table of Events is amended as follows:

Part A - Lump Sum Benefits:

Event 2 - Permanent Total Disablement - is deleted in its entirety

Event 5 - Loss of sight of one (1) eye - 50%

Part B - Weekly Benefits - Bodily Injury:

Event 26 - Temporary Partial Disablement - is deleted in its entirety

**Additional Cover Under the Policy 5 – Return to Work Assistance, is deleted and replaced with the following:**

#### 5. Rehabilitation Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers a Bodily

Injury or Sickness which results in benefits being payable under Event 3, We at Our absolute discretion may elect to assist the Covered Person in arranging for professional assistance to improve their physical and/or emotional condition in order to return to their usual occupation. Assistance includes but is not limited to special equipment for and/or modifications to the Covered Person's home or usual workplace. The maximum benefit payable per Covered Person for any (1) Event is as per the amount shown in the Schedule against Return to Work Assistance.

**Additional Cover Under the Policy 7 – Unexpired Membership Benefit, is deleted and replaced with the following:**

**7. Unexpired Membership Benefit**

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury which results in a benefit being paid under any other section of this Policy, and it is certified by a Doctor as preventing the Covered Person from continuing their participation in any activities provided by virtue of their membership with the Policyholder, We will pay the Policyholder or Covered Person a pro-rata refund of the registration fees paid to the Policyholder for the current season or membership period, up to the amount shown in the Schedule against Unexpired Membership Benefit.

**Additional Cover Under the Policy 12 – Funeral Expenses, is deleted and replaced with the following:**

**12. Funeral Expenses**

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers an Accidental Death We will reimburse the Policyholder or the estate of the Covered Person up to the amount shown in the Schedule against Funeral Expenses for:

- a) all reasonable funeral, burial or cremation and associated expenses; or
- b) all reasonable expenses incurred in transporting the Covered Person's body or ashes to a place nominated by the legal representative of the Covered Person's estate; or
- c) all reasonable costs, up to a maximum of \$1,000 payable to the Policyholder, associated with the proper observance of the passing of a club member.

**Additional Cover Under the Policy 17 – Modification Expenses, is deleted and replaced with the following:**

**17. Modification Expenses**

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury for which a benefit is payable under Events 3-7, We will reimburse the Policyholder or Covered Person up to the amount shown in the Schedule against Modification Expenses, for actual costs incurred to modify the Covered Person's home and/or vehicle, or costs associated with relocating the Covered Person to a more suitable home, provided that evidence is presented from a Doctor certifying the modification and/or relocation is medically necessary.

**Additional Cover Under the Policy 20 – Emergency Home Help, is deleted and replaced with the following:**

**20. Emergency Home Help**

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers from a Bodily Injury which would have resulted in Events 25 and/or 26 described in Part B of the Table of Events had they been employed at the time the Bodily Injury occurred, and is unable to carry out Domestic Duties, We will pay for the cost of reasonably and necessarily incurred Domestic Duties expenses as a result of that Bodily Injury up to the amount shown in the Schedule against Emergency Home Help.

**Additional Cover Under the Policy 21 – Student Tutorial Costs, is deleted and replaced with the following:**

**21. Student Tutorial Costs**

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person who is a student, suffers from a Bodily Injury which would have resulted in Events 25 and/or 26 described in Part B of the Table of Events had they been employed at the time the Bodily Injury occurred, and is unable to attend registered classes, We will pay the cost of reasonably and necessarily incurred home tutorial services as a result of that Bodily Injury up to the amount shown in the Schedule against Student Tutorial Costs, provided the Covered Person is registered as a full time student.

Home tutorial services must be carried out by persons other than the Covered Person's Close Relatives or persons permanently living with the Covered Person.

**Additional Cover Under the Policy 28 – Out of Pocket Expenses, is deleted and replaced with the following:**

**28. Out of Pocket Expenses**

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury which directly results in otherwise unforeseeable expenses for Medical Aids, local transportation (other than in an ambulance) for the purpose of seeking medical treatment, other non-medical expenses such as clothing and non-medical equipment, and additional expenses incurred by a Dependent Child(ren), We will pay the actual and reasonable costs incurred up to the maximum amount shown in the Schedule against Section 1, Out Of Pocket Expenses, provided that those costs are not insured elsewhere under this Policy, or an expense to which General Exclusion 8 applies.

**General Conditions Applicable to the Policy are amended to include the following:**

13. Benefits shall not be payable for more than of, Events 25 & 26, Emergency Home Help, or Student Tutorial Costs in respect of any one (1) Bodily Injury.

**General Exclusions Applicable to the Policy 1 is deleted and replaced with the following:**



1. results from a Covered Person:

- a) flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers; or
- b) training for and/or participating in Professional Sport of any kind, except for training or participating in football activities organized by the Policyholder.

**General Provisions Applicable to the Policy are amended to include the following:**

4. In respect to each Covered Person aged under eighteen (18) at the time of loss;

- a) cover under Part A, Events 1-19 is limited to a maximum of \$20,000 or as otherwise shown in the Schedule, whichever is the lesser.

**Covered Persons who are non-residents of Australia:**

Non-residents of Australia who are registered members with a member club, are covered by the Policy subject to the following conditions:

- 1. Non-Medicare Medical Expenses will only be reimbursed, subject to the Policy benefit limit stated in the Schedule where the expense is not a Medicare item, or for expenses that would have attracted a Medicare rebate if the Covered Persons were an Australian resident.
- 2. All benefits will cease if the Covered Person leaves Australia.

**Special Event Cover**

A framework is required to manage the process of extending the programme to provide cover, on a one off basis, as required by FFA or Member Federations and their affiliated Associations and/or Clubs. Covers are required to be extended for players or teams to whom cover is not automatically granted. The covers are required to have the capacity to include tournaments where overseas touring teams participate, corporate events, charity matches and composite teams.

Covers will only be required to be extended when the event is sanctioned by FFA or a Member Federation.

Any cover provided will be subject to Our approval in prior to the commencement of the event.

In all other respects the PDS remains unchanged.

Ref: SPDS19PDSGPA01-GX52726601

## General Insurance Code of Practice

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We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers.

Further information about the Code is available at [www.codeofpractice.com.au](http://www.codeofpractice.com.au) and on request.

## Privacy Statement

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Chubb Insurance Australia Limited is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at [www.chubb.com/au](http://www.chubb.com/au)

## **Personal Information Handling Practices**

### *Collection, Use and Disclosure*

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1998 (Cth).

### *Your Choices*

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

### *How to Contact Us*

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com).

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email [Privacy.AU@chubb.com](mailto:Privacy.AU@chubb.com).

## **Contact Us**

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