

DUAL

LLOYD'S

**Group Personal Accident
and Sickness Insurance**

LLOYD'S

WE hereby agree, to the extent and in the manner hereinafter provided, to indemnify or otherwise pay YOU in respect of the contingencies or events specified in the Sections of the POLICY. However this POLICY only applies to those Sections as indicated in the Schedule attached to this POLICY.

The POLICY, Schedule, Exclusions and General Conditions shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of the POLICY, Schedule, Exclusions and General Conditions shall bear the same meaning wherever it may appear.

Please read this POLICY and, if it is incorrect, return it immediately for alteration.

A handwritten signature in black ink, appearing to be a stylized name, possibly 'DUAL' or similar, written over a horizontal line.

Signed by DUAL Australia Pty Ltd
on behalf of Arch Syndicate 2012 at Lloyd's

DUAL

LLOYD'S

POLICY Schedule

Item 1:	POLICY Number	GP/00062/000/11/C
Item 2:	Name of INSURED	Queensland Christian Soccer Association Inc
Item 3:	Broker	Australian Insurance Solutions Pty Ltd
Item 4:	INSURANCE PERIOD	From: 30/04/2011 To: 30/04/2012 <i>Without tacit renewal both days at 4.00p.m Australian Local Time</i>
Item 5:	INSURED PERSON/S	
	Category 1	All registered senior players of the INSURED
	Category 2	All registered junior players of the INSURED
	Category 3	All registered coaches, officials, volunteers and referees of the INSURED
Item 6:	Scope of Cover	
	Category 1 & 2	Whilst playing or practicing soccer on behalf of the INSURED.
	Category 3	Whilst volunteering or working on behalf of the INSURED.

Item 7: Aggregate Limit of Liability	Insured Event(s)	\$2,000,000
Sublimit of Liability	Non Scheduled Flight	\$0

Item 8: SCHEDULE

Section 1 - Lump Sum Benefits			
Insured Event 1 Accidental Death	Categories 1, 2 and 3		\$100,000

Insured Event/s 2- 26	Categories 1, 2 and 3		\$100,000
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Section 2 - Surgical Lump Sum BENEFITS - INJURY resulting in Surgery	Categories 1, 2 and 3		\$0
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Section 3 - Surgical Lump Sum BENEFITS - SICKNESS resulting in Surgery	Categories 1, 2 and 3		\$0
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		Amount	Benefit Period	% of Salary	Excess Period (Days)
Section 4 - Weekly BENEFITS – INJURY	Categories 1, 2 and 3	\$350	1-10 weeks	75%	14
		\$450	11-30 weeks	75%	14

		\$550	31-52 weeks	75%	14
Section 5 -	Weekly BENEFITS - SICKNESS	Categories 1, 2 and 3	\$0		
Section 6 -	Fractured Bones BENEFITS – INJURY	Categories 1, 2 and 3			\$0
Section 7 -	Dental BENEFITS – INJURY	Categories 1, 2 and 3			\$0
Section 8 -	Additional BENEFITS under the POLICY	Categories 1, 2 and 3			As Per Policy Wording

Item 9: Premium & Charges

Premium:	\$73,708.00
GST;	\$7,370.80
STD:	\$6,080.91
Administration Charge:	\$350.00
GST on Administration Charge:	\$35.00
Total Payable:	\$87,544.71

Item 10: POLICY Wording: Group Personal Accident and Sickness Insurance Product Disclosure Statement and Policy Wording (DUALGPAV210)

Item 11: Endorsements:

Non Medicare Medical BENEFIT

If during the INSURANCE PERIOD and within twelve (12) months of the date of INJURY the INSURED PERSON incurs medical expenses, upon production to US of actual receipts, WE will pay a BENEFIT up to 75% to a maximum of \$2,000 in the aggregate per any INSURANCE PERIOD. An excess of \$50 applies per claim. The dental limit under this endorsement is hereby increased to \$5,000.

The BENEFITS do not include:

- payment for any health services 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. This includes the gap between any Medicare or private health insurance rebate and the actual expense incurred.
- any expense which is claimable against Medicare or any private health insurance fund.

Home tutorial BENEFIT

Where a BENEFIT is payable under the POLICY and where the INSURED PERSON requires home tuition by a qualified tutor to replace existing tutorage outside the home, when certified by a DOCTOR we will pay 75% of all actual reasonably incurred charges for the cost of a tutor to a maximum weekly benefit of \$250. The BENEFIT PERIOD is limited to a maximum of fifty-two (52) weeks. An EXCESS PERIOD of seven (7) days applies.

Domestic help expenses BENEFIT

Where a BENEFIT is payable under the POLICY and where the INSURED PERSON requires domestic assistance as certified by his or her treating DOCTOR, WE will pay 75% of all actual and reasonable expenses for the services of a recognized and licensed provider of domestic home help services as applicable to the INSURED PERSON up to \$100 per day to a total maximum benefit payable of \$3,000. The BENEFIT PERIOD is limited to a maximum of fifty-two (52) weeks. An EXCESS PERIOD of seven (7) days applies.

For the purposes of this BENEFIT, Domestic Assistance means the usual and normal duties undertaken by the INSURED PERSON as a homemaker, sole provider for dependant children such as child-minding, cleaning, cooking, school pick up and drop offs.

Parents Inconvenience Allowance BENEFIT

Where an INSURED PERSON is a dependent child who is a full time student under the age of 18 years and who is hospitalised as a direct result of an INJURY sustained whilst volunteering for or playing or practicing soccer on behalf of the INSURED. This BENEFIT is payable to the parent or guardian to visit them in hospital up to the maximum limit noted below:

- \$50 per day to a maximum limit of \$2,000
- 75% of all actual and reasonable expenses incurred.
- Benefit period 52 weeks.
- Excess period 7 days.

Re-imbusement of professional of membership fees BENEFIT

It is hereby noted and agreed that the Re-imbusement of professional of membership fees BENEFIT, noted under section 8 of the POLICY is extended to include the Queensland Christian Soccer Association membership fee.

Item 12: Underwriters: DUAL Australia Pty Ltd on behalf of Lloyd's (Arch Syndicate 2012)

Item 13: Issue date: 20.04.11