



# PERSONAL ACCIDENT INSURANCE SCHEDULE OF BENEFITS

The Australian Professional Rodeo Association (APRA) has sourced the following insurance policy, which is arranged through an independent financial services provider, Affinity Insurance Brokers on behalf of our members. For any questions or advice you may have or require regarding these insurances, please contact Affinity Insurance Brokers on (03) 8587 7777.

The information below is purely a general summary of the cover arranged. A copy of the full terms and conditions can be obtained, free of charge by contacting the APRA Head Office on (07) 4661 8183.

You may also contact APRA if you would like to confirm that you are entitled to cover under this policy. Furthermore, APRA must notify a member promptly in writing if a member will not be covered under this insurance policy during a period they should expect to be covered, or if it is likely that the cover will be cancelled or not renewed. Should APRA fail to notify a member should cover not be commenced, cancelled, or not renewed, APRA is obliged to compensate said member(s) for resultant loss or damage.

**Insured:** Australian Professional Rodeo Association  
**Insured Persons(s):** All Registered Competitors and Voluntary Workers of the Insured  
**Period of Insurance:** From: 4:00pm on 27.11.2020 to:4:00pm on 26.11.2021

## SCHEDULE OF BENEFITS

Insured Events	Each Insured Person
Death & Capital Benefits Sum Insured	\$50,000 Injury resulting in Death: Insured Person under 18 and between 66-80 years – \$10,000 Sum Insured.
Temporary Total Disablement caused by Injury	75% of average gross weekly Salary to a maximum of \$500. Temporary Total Disablement caused directly and solely by Injury is limited to \$5,000 maximum payable for income earners only.
Domestic Help or Student Tutorial Benefits	Nil
Non-Medicare Medical Expenses	85% of expenses incurred to a maximum of \$1,000 (\$100 excess).
Deferral Period	14 Days
Maximum Benefit Period (Refer to policy wording and Endorsements)	52 Weeks

**Scope of Cover:**

- Whilst a registered competitor is engaged or competing in official sanctioned events organised by the Insured.
- Whilst engaged in direct travel between sanctioned events including direct travel from an Insured Person's place of residence, place of employment, premises of APRA or its affiliates.
- Whilst temporarily domiciled away from an Insured Person's primary residence during a tour for the purpose of participating in an officially sanctioned event.
- Whilst engaged in voluntary work organised by and under the control of the Insured.
- Whilst engaged in direct travel to and from such voluntary work.
- Claims to be lodged within 10 days of any incident.

**Age Limit:** 3 to 80 years of age.

**Pre-existing Condition:** There is no cover for Pre-existing Conditions (as defined) whether or not a proposal form has been received.

**Territorial Limits:** Australia Wide.

**Aggregate Limit of Liability:** \$5,000,000 Any One Occurrence



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