



Policy Schedule

Group Personal Accident Only

Insured:	Racing Australia Limited and Principal Racing Authorities: Racing Victoria Limited Racing Queensland Racing South Australia Limited Racing and Wagering Western Australia Tasracing Pty Ltd Thoroughbred Racing NT
Policy Number:	202310-44294
Insured Persons:	Category 1: All licensed and registered jockeys, jumps jockeys or registered apprentice jockeys with Racing Victoria, Racing Queensland, Racing WA, Tas Racing, Racing South Australia or Thoroughbred Racing NT. Category 2: All licensed and registered amateur jockeys and registered picnic jockeys with Racing Victoria, Racing Queensland, Racing WA, Tas Racing, Racing South Australia or Thoroughbred Racing NT.
Period of Insurance:	From: 1 September 2023 at 4:00pm local standard time To: 1 September 2024 at 4:00pm local standard time at the Insured's Australian head office.
Broker:	Marsh
Scope of Cover:	Category 1: 24 Hours A Day, 365 Days A Year Category 2: Whilst the Insured Person is engaged in Thoroughbred racing, official trials, trackwork and sanctioned picnic race day activities.
Territorial Limits:	Australia
Insurer:	HDI Global Specialty SE - Australia
Policy Wording:	HDI Global Specialty SE - Australia, Group Personal Accident Only (GPAO01102021)



Schedule of Benefits

Maximum Age Limit:	67 years
Aggregate Limit of Liability:	\$5,000,000
Aggregate Limit of Liability per Event for Charter/Non-scheduled flights:	Nil
Aggregate Limit of Liability per Event for Nuclear, Biological, Chemical Terrorism:	\$1,000,000
Policy Currency:	AUD

Lump Sum and Weekly Benefits – Category 1	Amount
Death	\$350,000
Permanent and Total Disablement	\$350,000
Career Ending Injury (subject to sliding scale)	\$125,000
Permanent Paraplegia	\$350,000
Permanent Quadriplegia	\$350,000
All other Lump Sum Injury Benefits	\$350,000
Weekly Injury Benefit	\$500
Income Limitation	100%
Deferral Period	7 Days
Benefit Period	52 Weeks

Career Ending Injury Benefit sliding scale – Category 1

Age at Time of Injury	Amount	Age at Time of Injury	Amount
Up to 25 years	\$125,000	40 years	\$77,500
26 years	\$120,000	41 years	\$75,000
27 years	\$115,000	42 years	\$72,500
28 years	\$110,000	43 years	\$70,000
29 years	\$105,000	44 years	\$67,500
30 to 35 years	\$100,000	45 years	\$65,000
36 years	\$95,000	46 years	\$62,500
37 years	\$90,000	47 years	\$60,000
38 years	\$85,000	48 years	\$57,500
39 years	\$80,000	49 years and over	\$55,000



Lump Sum and Weekly Benefits – Category 2	Amount
Death	\$350,000
Permanent and Total Disablement	\$350,000
Career Ending Injury (subject to sliding scale)	\$125,000
Permanent Paraplegia	\$350,000
Permanent Quadriplegia	\$350,000
All other Lump Sum Injury Benefits	\$350,000
Weekly Injury Benefit	\$500
Income Limitation	100%
Deferral Period	7 Days
Benefit Period	52 Weeks

Career Ending Injury Benefit sliding scale – Category 2

Age at Time of Injury	Amount	Age at Time of Injury	Amount
Up to 25 years	\$125,000	40 years	\$77,500
26 years	\$120,000	41 years	\$75,000
27 years	\$115,000	42 years	\$72,500
28 years	\$110,000	43 years	\$70,000
29 years	\$105,000	44 years	\$67,500
30 to 35 years	\$100,000	45 years	\$65,000
36 years	\$95,000	46 years	\$62,500
37 years	\$90,000	47 years	\$60,000
38 years	\$85,000	48 years	\$57,500
39 years	\$80,000	49 years and over	\$55,000



Lump Sum Benefits	Amount (All Categories)
Broken / Fractured Bones Benefit	Nil
Accidental HIV Infection Lump Sum Benefit	Nil
Cosmetic and Reconstructive Surgery Benefit	Nil
Executor Expenses Benefit	Nil
Air or Road Rage Benefit	Nil
Carjacking Benefit	Nil
Premature Childbirth/Miscarriage Benefit	Nil
Prosthetic Limbs and Eye Benefit	Nil
Terrorism Injury Benefit	Nil
Trauma Counselling Benefit	Nil
Dependent Child Supplement Benefit	Nil
Maximum Payable per Dependent Child	Nil
Orphaned Benefit	Nil
Coma Benefit	Nil
Daily Amount	Nil
Other Benefits Consequent of an Injury	
Family Accommodation and Transport Expenses Benefit	Nil
Bed Care Benefit	Nil
Daily Amount	Nil
Childcare Services Benefit	Nil
Education Fund Benefit	Nil
Maximum Payable per Dependent Child	Nil
Home, Workplace and Vehicle Modification Benefit	\$10,000
Retraining and Rehabilitation Expenses Benefit	\$5,000
Unexpired Membership Benefit	Nil
Partner Employment Training Benefit	Nil
Financial Advice Benefit	Nil
Corporate Image Protection Benefit	Nil
Funeral Expenses Benefit	Nil

Endorsements

Claims Handling – Corporate Services Network (CSN)

Further to "General Conditions and Limitations" noted in this Policy, HDI Global Specialty SE - Australia advises that We have appointed Corporate Services Network (CSN) ABN 30 074 864 609 as Our specialised claims management service provider for all claims under this Policy.

Any claims arising or general claims enquiries for this Policy, please contact CSN on the following details:

Notification of claims:	claims@csnet.com.au
General enquiries and complaints:	complaints@csnet.com.au
Phone:	+61 2 8256 1770
Fax:	+61 2 8256 1775
Postal Address:	GPO Box 4276 Sydney NSW 2001

Definitions:

It is hereby noted and agreed that the following definitions are amended or added to read as follows and not as stated in the Policy (where applicable):

Cancer means any malignant tumour diagnosed with histological confirmation and characterised by: a) the uncontrolled growth of malignant cells; and b) invasion and destruction of normal tissue beyond the basement membrane.

Career Ending Injury means an Injury that a registered Medical Practitioner certifies entirely renders you permanently incapable of being a:

- a) jockey;
- b) jumps jockey;
- c) apprentice jockey; or
- d) amateur jockey
as registered with any amateur, semi-professional or professional thoroughbred racing authority in Australia or internationally.

A Career Ending Injury does not include:

- a) any consequences of an Injury which is ordinarily described as being a disease, including but not limited to any congenital condition, Heart Condition, Stroke, or any form of Cancer; or
- b) an Pre-Existing Condition; or
- c) any Degenerative Condition; or
- d) any Injury which occurred prior to the Insured Person's Individual Effective Date of Cover.

Degenerative Condition means a condition in which the function or structure of the affected tissues or organs changes for the worse over time, leading to a gradual loss of function.

Heart condition means a disease that affects the heart or blood vessels.

Individual Effective Date of Cover means the date an Insured Person:

- a) registered as a jockey, jump jockey, apprentice jockey or amateur jockey with Racing Victoria, Racing Queensland, Racing WA, Tas Racing, Racing South Australia Limited or Thoroughbred Racing NT; or
- b) 30 June 2011;
whichever is the later.

**Pre-Existing Condition definition**

The Pre-Existing Condition definition is deleted and replaced with the below:

Pre-Existing Condition definition means:

Any Illness, Injury or disability or other condition including any symptoms or side effects of these:

- a) of which an Insured Person is aware or a reasonable person in the circumstances would be expected to have been aware; or
 - b) for which an Insured Person sought or received medical attention, undergone tests or taken prescribed medicines;
- in the 12 months immediately prior to your individual effective date of cover under this Policy.

Permanent and Total Disablement means in the opinion of a Medical Practitioner:

- a) The Insured Person's disability is Permanent; and
- b) The Insured Person is entirely and continuously unable to engage in, perform or attend to any occupation(s), business(es) and profession(s) for which they are reasonably qualified by training, education, or experience. This extends to any occupation related directly or indirectly to horse racing and/or your secondary occupation for the remainder of their life.

Psychotic Disorder means a mental health illness characterised by an impaired relationship with reality, usually with associated behavioural changes as defined in the Diagnostic and Statistical Manual of Mental Disorders (DSM-5) and certified by a Medical Practitioner.

Psychoneurotic Disorder means a class of mental health disorders (including but not limited to obsessive-compulsive disorders, hypochondria, neurosis neurasthenia, anxiety disorder, posttraumatic neurosis or personal disorder) as defined in the Diagnostic and Statistical Manual of Mental Disorders (DSM-5) and certified by a Medical Practitioner.

Secondary Psychological Condition means any additional mental health condition that occurs as a result of and subsequent to an Insured Person's Injury.

Stroke means a cerebrovascular accident or incident producing significant permanent neurological sequelae, evidenced by:

- infarction of brain tissue;
- intracranial or subarachnoid haemorrhage; or
- embolisation from an extracranial source;
- but does not mean:
 - transient ischaemic attacks, cerebral symptoms due to migraine;
 - cerebral injury resulting from trauma or hypoxia; or
 - vascular disease affecting the eye, optic nerve or vestibular functions.

Unsound mind

A registered medical practitioner certifies that you are incapable of managing yourself and/or your affairs due to an infirmity of the mind.

Temporary Partial Disablement

The benefit for Temporary Partial Disablement under Weekly Injury Benefit is removed in its entirety.

General Exclusions

It is hereby noted and agreed that the following General Exclusions are amended to read as follows and not as stated in the Policy Wording:



3. We do not provide cover for an Insured Person while they are participating in or training for Professional Sports other than horse racing.
10. We do not provide cover for any form of racing or time trials, other than on foot or horse racing.
17. We do not provide cover for any claim in relation to or in connection with a Pre-Existing Condition, other than provided for under this Policy.

It is hereby noted and agreed that the following General Exclusions are added to the Policy Wording:

18. We do not provide cover for any claim in relation to or in connection with thoroughbred horse racing events which have not been approved in writing by the governing body of the sport.
19. We do not provide cover for any claim in relation to or in connection with an Insured Person taking any drug which has not been approved in writing by the governing body of the sport.
20. We do not provide cover for any claim in relation to or in connection with any Psychotic Disorder or Psychoneurotic Disorders.
21. We do not provide cover any claim in relation to or in connection with any Secondary Psychological Condition.
22. We do not provide cover for any claim in relation to or in connection with and Insured Person riding or taking part in or training for non-thoroughbred or other animal race, trial, jump out or event.
23. We do not provide cover whilst riding or taking part in or training for non-thoroughbred or other animal race, trial, jump out or event
24. We do not provide cover for any claim in relation to Injuries caused by repetitive movements or actions of your sport.

Annual Aggregate Deductible

It is hereby noted and confirmed that the Policy has an annual aggregate deductible of \$2,200,000 which is payable by the Insured in the event of a claim or series of claims prior to the Benefit being payable by Us. Except as otherwise provided in these endorsements, the insuring clause and all other Policy terms and conditions shall have full force and effect.

The third party claims adjustment expenses under the annual aggregate deductible shall be payable by Us and will not be included under the annual aggregate deductible.

Weekly Injury Benefit - Conditions

10. Successive periods of disablement resulting from the same Injury and which are not separated by a return to active employment as a jockey, jumps jockey, apprentice jockey or amateur jockey for six months or more will be considered as one period of temporary total disablement.

This Condition replaces Condition 4 under Conditions of the Weekly Injury Benefit.

11. Notwithstanding Condition 10 above, if surgery for a previously claimed injury is necessary to finalise treatment of that injury, any successive periods of disability which result from the same injury and occur within 24 months of the original payable condition, will be considered as one period of disablement.



Exposure Adjustment Clause

We reserve the right to increase the annual aggregate deductible and premium by applying the same aggregate deductible and premium per Insured Person at inception of this Policy, to the number of Insured Persons declared at expiry of this Policy.

Insured Persons in respect of this Exposure Adjustment Clause means Jockeys, Jumps Jockeys, Apprentice Jockeys and Amateur Jockeys.

Lump Sum and Death Benefits - Conditions

Any Lump Sum or Death Benefit payable will be reduced by any amount of any weekly benefit we have paid or are liable to paid under Weekly Injury Benefits in connection with the same Injury.

Territorial Limits

The cover under this Policy applies anywhere in Australia. If an Insured Person is permanently domiciled in Australia We will automatically grant you a maximum 60 day overseas extension single trip. If an Insured Person is going to take a trip which is over 60 days, they will not be covered unless We agree to cover the Insured Person and any additional premium we require is paid.

All other terms, conditions and exclusions of this Policy remain unaltered and as set out in the PDS and Policy Wording.

Signed on behalf of HDI Global Specialty SE - Australia

Date: 28 September 2023





Endorsement 1

Group Personal Accident Only

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Period of Insurance:	From: 1 September 2023 at 4:00pm local standard time To: 1 September 2024 at 4:00pm local standard time at the Insured's Australian head office.
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Territorial Limits:	Australia
Insurer:	HDI Global Specialty SE - Australia
Policy Wording:	HDI Global Specialty SE - Australia, Group Personal Accident Only (GPAO01102021)



It is hereby declared and agreed that the following Endorsement applies to this Policy effective from 1 September 2023:

Endorsements

Weekly Injury Benefit Worker's Compensation Top Up Endorsement

It is hereby declared and agreed that any payments within the Weekly Injury Benefits section shall be in excess of any Workers' Compensation, Transport Accident Compensation, Statutory Compensation (or any other legislation having similar effect) entitlement for incapacity for work or any other payment which the Insured Person is entitled to receive for disability from any Other Insurance policy up to the Weekly Injury Benefit noted in the Policy Schedule, Subject to the maximum of the Insured Persons Weekly Income.

All other terms, conditions and exclusions of this Policy remain unaltered.

Signed for and on behalf of HDI Global Specialty SE - Australia:

Date: 8 November 2023

