



Group Personal Accident Policy Schedule

Insured:	Racing Australia Limited and principal racing authorities: Racing New South Wales Limited Racing Victoria Limited Racing Queensland Limited Thoroughbred Racing S.A. Limited Racing and Wager Western Australia Tasracing Pty Ltd Thoroughbred Racing NT Canberra Racing Club Incorporated
Period of Insurance:	0:00 AEST on 15 August 2020 to 23:59 AEST on 1 August 2021
Policy Number:	AN-B030992-PAD
Policy Wording:	QBE QM2938-0820 Group Personal Accident Insurance Policy for Racing Australia
Geographical Limits:	Australia Wide Worldwide extension available as per PDS
Aggregate Deductible:	\$2,211,780.82
Aggregate Limit of Liability:	\$5,000,000 We will not pay more than the amount stated below for all claims under Section A and arising out of or in connection with: - Charter Aircraft / Light Aircraft Not Insured - Helicopter Not Insured



Category 1

Insured Persons: **Category 1:** All licenced and registered jockeys and all licenced and registered apprentice jockeys of the Insured in Australia, other than those listed under Category 2

Time of Operation of Cover: **Category 1:** 24 hours a day, 365 days a year

Schedule of Benefits

Section A: Capital Benefits

	Maximum Sum Insured
Capital Benefits	\$350,000

Refer to 'Compensation Table A – Capital benefits' in the Policy Wording for applicable sub-limits

	Maximum Sum Insured
Career Ending Injury	\$125,000

Refer to 'Compensation Table B – Permanent disability' in the Policy Wording for applicable sub-limits

Section B: Weekly Benefits – Injury

Maximum Weekly Benefit	100% of pre disability earnings up to a maximum of \$500
Maximum Benefit Period	52 weeks
Franchise Period of Claim	7 days



Category 2

Insured Persons: **Category 2:** All licenced and registered picnic jockeys, approved and amateur riders of the Insured in Australia

Time of Operation of Cover: **Category 2:** Whilst the Insured Person is engaged in official trials, trackwork and sanctioned picnic race day activities only.

Schedule of Benefits

Section A: Capital Benefits

	Maximum Sum Insured
Capital Benefits	\$350,000

Refer to 'Compensation Table A – Capital benefits' in the Policy Wording for applicable sub-limits

	Maximum Sum Insured
Career Ending Injury	\$125,000

Refer to 'Compensation Table B – Permanent disability' in the Policy Wording for applicable sub-limits

Section B: Weekly Benefits – Injury

Maximum Weekly Benefit	100% of pre disability earnings up to a maximum of \$500
Maximum Benefit Period	52 weeks
Franchise Period of Claim	7 days