

Policy Schedule



Liberty
Specialty Markets

PRODUCT NAME	Sports Personal Accident
POLICY NUMBER	2000002541
ISSUED	15 May 2024
INSURED	Australian Carriage Driving Society Incorporated
BROKERAGE	Affinity Risk Partners (Brokers) Pty Ltd T/AS Affinity Insurance Brokers
BROKERAGE ADDRESS	1/1265 Nepean Highway, Cheltenham Melbourne, VIC 3192 Australia
POLICY PERIOD	From: 29 May 2024 at 4pm local standard time To: 29 May 2025 at 4pm local standard time (both dates inclusive)
POLICY WORDING	Liberty AU Sports Personal Accident PDS and Policy Wording - Nov 2021(a)
OPERATIVE TIME	As per Policy
ENDORSEMENTS	See accompanying documentation
BENEFITS	As per Schedule of Benefits
DOES AN AGGREGATE DEDUCTIBLE APPLY TO THIS RISK?	No

SCHEDULE OF BENEFITS

CATEGORY	1
INSURED PERSONS	All Income Earning Driving and Non-Driving Members, Grooms, Coaches, Officials, Executives, Volunteers and Passengers of the Insured.
SPORT	Principally Equestrian Association acting as the governing body for carriage driving within Australia responsible for the promotion and management of driving disciplines through clubs, events, competitions, meetings, fundraising and all other

SECTION	BENEFIT PAYABLE/SUM INSURED	
PART A	DEATH AND CAPITAL BENEFITS	\$50,000
PART B	FRACTURED BONES	\$2,500
PART C	WEEKLY INJURY BENEFIT	
	Home Help	100% of actual costs incurred up to \$300
		Benefit Period 26 weeks
		Excess Period 7 days
	Loss of Income	85% of salary up to \$500
		Benefit Period 104 weeks
		Excess Period 7 days
	Student Help	100% of actual costs incurred up to \$300
		Benefit Period 26 weeks
		Excess Period 7 days
PART D	DENTAL INJURY	As per Policy
PART E	NON MEDICARE MEDICAL EXPENSES	
		100% of expenses up to \$3,000
		Excess \$50

SCHEDULE OF BENEFITS

CATEGORY	2
INSURED PERSONS	All Non-Income Earning Driving and Non-Driving Members, Grooms, Coaches, Officials, Executives, Volunteers and Passengers of the Insured.
SPORT	Principally Equestrian Association acting as the governing body for carriage driving within Australia responsible for the promotion and management of driving disciplines through clubs, events, competitions, meetings, fundraising and all other authorised/official Association activities.

SECTION	BENEFIT PAYABLE/SUM INSURED	
PART A	DEATH AND CAPITAL BENEFITS	\$50,000
PART B	FRACTURED BONES	\$2,500
PART C	WEEKLY INJURY BENEFIT	
	Home Help	100% of actual costs incurred up to \$300
		Benefit Period 26 weeks
		Excess Period 7 days
	Loss of Income	0% of salary up to \$0
		Benefit Period Nil
		Excess Period Nil days
	Student Help	100% of actual costs incurred up to \$300
		Benefit Period 26 weeks
		Excess Period 7 days
PART D	DENTAL INJURY	As per Policy
PART E	NON MEDICARE MEDICAL EXPENSES	
		100% of expenses up to \$3,000
		Excess \$50

POLICY AGGREGATE LIMITS OF LIABILITY

Personal Accident	Any One Occurrence	\$5,000,000
	Non Scheduled Flying	\$500,000

Endorsement



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PRODUCT NAME	Sports Personal Accident - Operative Time
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BROKERAGE NAME	Affinity Risk Partners (Brokers) Pty Ltd T/AS Affinity Insurance Brokers
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It is hereby declared and agreed with effect from 29 May 2024 the following amendments are noted:

The operative is amended to read as follows:

1. Engaged in official and authorised Association activities.
2. Engaged in organised training or practice for the Sports as noted in the Schedule
3. Staying away from the Insured 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 insured.
4. Travelling directly to or from or between authorised activities of the Insured.
5. Whilst engaged in administrative or organised social activities of the Insured.
6. Whilst engaged in authorised voluntary work on behalf of the Insured.
7. Member 24-7: Coverage under this policy shall also apply only to ACDS Driving

Members (Single/Family/Junior Membership) 24 hours, 7 days a week whilst engaged in non-income earning equestrian activities not otherwise authorised by the Insured, excluding travel to and from such activities.

In all other respects the **policy** remains unaltered.

Endorsement



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PRODUCT NAME	Sports Personal Accident - CAPITAL BENEFITS - under 16 years and over 65 years
POLICY NUMBER	2000002541
ISSUED	15 May 2024
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BROKERAGE ADDRESS	1/1265 Nepean Highway, Cheltenham Melbourne, VIC 3192 Australia
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POLICY WORDING	Liberty AU Sports Personal Accident PDS and Policy Wording - Nov 2021(a)

It is hereby declared and agreed with effect from 29 May 2024 the following amendments are noted:

Furthermore; it is hereby declared and agreed that for persons under the age of 16 years of age, or for persons aged 65 years or over the maximum sum insured payable under Section 5 - Personal Accident & Sickness is limited to \$10,000

In all other respects the **policy** remains unaltered.