

Schedule of Insurance

Class of Policy:	Sports Personal Accident Insurance	Policy No:	ATCSI00150
The Insured:	Model Aeronautical Association Of Australia Inc. (MAAA)	Invoice No:	64754
		Our Ref:	34144

Sports Personal Accident Insurance

Insurer:	Certain Underwriters at Lloyd's of London		
Policy Number:	ATCSI00150		
UMR:	B1262BW0221218		
Issued by:	ATC Insurance Solutions Pty. Ltd. as agent for the Insurer		
Insured:	Model Aeronautical Association Of Australia (MAAA) including all State affiliations, affiliated Clubs, all members, Display Director & Flight Line Directors, employees, Instructors, inspectors, officials and voluntary workers.		
Policy Period:	From:	31 May 2018	
	To:	31 May 2019 4:00pm local standard time	
Policy Wording:	Sports Personal Accident Insurance PDS and Policy Wording WRD104		
Business Description:	The principal activities of the MAAA include but are not limited to: <ul style="list-style-type: none">- Public awareness and promotion of the sport, Coordinating Events, Club Activities and Official Social Events- Production of resource publications and newsletters- Administration, Governance and Risk Management of the activity- Owners/Occupiers of venues to take part in MAAA activities- Provision of training for Instructors and Inspectors- Flying model aircraft- Conducting repairs on model aircraft		
Address/Situation:	Anywhere in Australia		
Number of Participants:	10,000		
Aggregate Limits:	Any One Accident	\$1,000,000	
	Any One Scheduled Flight	\$500,000	
	Any Other Flight	\$500,000	
Maximum Accumulation Limit:	\$1,000,000		
Policy Territory:	Australia		

Scope of Cover

Cover under this policy will be operative whilst a Covered Person is undertaking the following activities arranged by or under the auspices of the Insured:

- > Playing or taking part in club, representative, state or national games or competitions
- > Attending a training or practice session

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- > Administrative, social or fundraising activities of the Insured
- > Travelling to, from or between activities stated above and a Covered Person's normal place of residence or employment.

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Schedule of Benefits

Covered Persons:

Category A

All registered members, officials and coaches of the Insured

Section A: Death	\$100,000
Section B: Capital Benefits	\$100,000
Section D: Loss of Income	80% of Income up to \$1,000 per week
Waiting Period	7days
Benefit Period	52 Weeks

Additional Benefits:

- 1. Non-Medicare Medical Expenses**
 - a) Percentage of expenses paid 100%
 - b) Maximum sum insured \$4,000
 - c) Excess (each and every claim) \$50
 - d) Benefit Period (number of weeks) up to a maximum of 52 weeks

- 2. Student Allowance**
 - a) Weekly benefit 100% up to \$500
 - b) Waiting Period (consecutive days) 7 Days
 - c) Benefit Period (number of weeks) 52 weeks

- 3. Parents Inconvenience Allowance**
 - a) Daily benefit \$25 up to \$2,000
 - b) Waiting Period (consecutive days) 14 Days
 - c) Excess (each and every claim) NIL

- 4. Hospitalisation Benefit** Not Insured

- 5. Coma Benefit (in addition to Additional Benefit 4)** Not Insured

- 6. Home Modification and Relocation Assistance** \$10,000

- 7. Rehabilitation Expenses** \$1,000

- 8. Retraining Expenses** \$1,000

- 9. Membership Fees Benefit** Not Insured

- 10. Funeral Expenses** \$10,000

- 11. Domestic Duties Assistance**
 - a) Weekly benefit 85% up to \$500
 - b) Waiting Period (consecutive days) 7 Days

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- c) Benefit Period (number of weeks) 52 weeks

- 12 Personal Property Expenses**
 - a) Maximum sum insured \$250
 - b) Excess (each and every claim) \$50

- 13 Disappearance** Yes

- 14 Exposure** Yes

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Age Limits 2-100

Premium Due Date 45 days after the start of the Policy Period

Memoranda

Memorandum 1 - Added Definition

It is hereby noted and agreed that the following definition is added to this Policy:

MAXIMUM ACCUMULATION LIMIT means the maximum amount payable under this Policy for all claims made during the Policy Period stated on the Schedule.

Memorandum 1

It is hereby noted and agreed that in the event of a claim under Additional Benefit 1. Non-Medicare Medical Expenses, the Excess will be reduced to \$0 if a Covered Person has private health insurance and makes a successful claim under this insurance.

Memorandum 2

Fractured Bones Benefit

It is hereby noted and agreed that the following section is added to this policy:

Section E: Fractured Bones Benefit Payable: \$5,000

The following scale applies in respect of this benefit:

Insured Event	Benefit
Bodily Injury resulting in the following Fractured Bones:	
32. neck or spine	100%
33. hip or pelvis	5%
34. skull, shoulder blade, collar bone or upper leg	2%
35. upper arm, kneecap, or elbow	1.5%
36. lower leg, jaw, wrist, cheek, ankle, hand, foot or ribs	1%
37. finger, thumb or toe	0.5%

Memorandum 3

It is hereby noted and agreed that the following additional benefits are added to the Policy:

15. Chauffeur Benefit

In the event of a Covered Person suffering a claim for Bodily Injury during the Policy Period whilst undertaking a Journey, and results in a benefit being payable under Section D: Loss Of Income, Insured Event 30, We will pay up to \$1,500 for reasonable costs incurred for the hire of a suitable chauffeured vehicle or taxi to transport the Covered Person directly to and from their normal place of residence and normal place of employment.

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This benefit will only be payable if a Medical Practitioner confirms that the Covered Person is unable to operate a motor vehicle or travel on other available modes of public transport and recommends alternative transport arrangements.

For the purposes of this additional benefit only:

JOURNEY means travelling to, from or between activities arranged by or under the auspices of the Insured and a Covered Person's normal place of residence or employment.

16. Personal Motor Vehicle Damage Waiver

In the event of a Covered Person suffering:

- a) a liability or loss due to theft of their personal motor vehicle; or
- b) damage to their personal motor vehicle

whilst on a Journey to undertake authorised voluntary work on behalf of the Insured, we will reimburse the Covered Person:

1) up to \$1,000 in total for:

- i) the Excess amount paid under a Covered Person's comprehensive motor vehicle insurance policy; or
- ii) the actual cost of any repairs to the personal motor vehicle if this is less than the Excess amount under the Covered Person's comprehensive motor vehicle insurance policy.

and;

2) up to \$500 per week to a maximum of \$1,000 for the actual costs incurred for rental of a comparable motor vehicle in the event that the Covered Person's personal motor vehicle is unavailable for use as a direct result of the theft or damage.

Cover under this additional benefit is only payable if a Covered Person has a comprehensive motor vehicle insurance policy for their personal motor vehicle being claimed for under this benefit.

For the purposes of this additional benefit only:

JOURNEY means travelling to or from authorised voluntary work on behalf of the Insured and a Covered Person's normal place of residence or employment.

EXCESS means the amount which is payable by the Covered Person in the event of a claim being made under their comprehensive motor vehicle insurance policy for their personal motor vehicle.

Memorandum 4

It is hereby noted and agreed that the benefit payable under Insured Events 3 and 4 is increased to 250%.

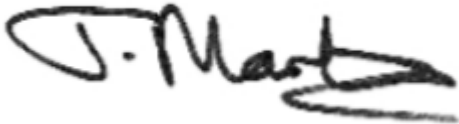
In all other respects, the policy is unaltered.

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THE UNDERWRITER: Certain Underwriters at Lloyd's of London

This Schedule and Endorsements and Policy Wording shall be read together as one Contract.
Marginal notes and Headings are used for identification and do not form part of the Policy Wording.



Signed: _____
for and on behalf of ATC Insurance Solutions Pty. Ltd.
acting as agent for the Underwriter as specified above

Date: 31st May 2018

TAX INVOICE

This document becomes a Tax Invoice for GST when payment is made. Where your broker issues you a Tax Invoice, which included an amount for this supply of insurance, your payment is made against the broker's invoice and this document does not become a Tax Invoice.

If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown above. Please note that in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.

OUR CONTRACT WITH YOU

The terms of cover are contained in this Policy, the Schedule and any attachments to the Schedule.

You should keep all of the Policy documents in a safe place.

YOUR DUTY OF DISCLOSURE

Before you enter into this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. The duty applies until we first agree to insure you, and until we agree to any variation, extension, reinstatement or renewal (as applicable).

Answering our questions

In all cases, if we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the contract.

Variations, extensions and reinstatements

For variations, extensions and reinstatements, you have a broader duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

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Renewal

Where we offer renewal, we may, in addition to or instead of asking specific questions, give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

We will tell you what your duty is on renewal before we agree to any renewal.

What you do not need to tell us

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

CANCELLATION

You may cancel your policy at any time by writing to us at Level 4, 451 Little Bourke Street, Melbourne, 3000 and advising us that you wish to cancel your policy. The cancellation will take effect from the date we receive such notice in writing. We will be entitled to retain premium which applies for the time on risk and an amount for our expenses subject to minimum premium provisions and any relevant government taxes and/or charges.

We may cancel your policy in any of the circumstances set out in, and in the manner allowed by, the *Insurance Contracts Act 1984*. We will advise you in writing if the Policy is cancelled by us.

COMPLAINTS & DISPUTE RESOLUTION

We are committed to dealing with any complaint about Our products or services, promptly and fairly.

If You or a Covered Person have a complaint, please first try to resolve it by speaking to the relevant member of Our staff.

If the complaint relates to the insurance cover, We have an internal disputes resolution process and suggest you contact Our Internal Dispute Resolution Officer on (03) 9258 1777 or by writing to Us.

We will acknowledge receipt of the complaint within three working days and, provided We have sufficient information, will complete the review within 15 working days. If this is not possible, We will agree a new timeframe for responding to You or the Covered Person. In any case, We will provide an update every ten working days.

If the matter is still not resolved, You or a Covered Person may then contact:

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Lloyd's Australia Limited
Level 9, 1 O'Connell St
Sydney NSW 2000
Telephone: (02) 8298 0783
Facsimile: (02) 8298 0788
Email: idraustralia@lloyds.com

Lloyd's Australia offers a no cost complaint resolution service to You (and Covered Persons) which is independent and impartial. Lloyd's will advise You on how to proceed with Your complaint. If Lloyd's is unable to assist, they will promptly advise You or the Covered Person.

If You or a Covered Person are still not satisfied with the final decision, You or the Covered Person may wish to contact the Financial Ombudsman Service. This is a free independent external disputes resolution service provided to customers to review and resolve complaints where We have been unable to satisfy Your or the Covered Person's concerns.

For further details, please contact:
Financial Ombudsman Service
GPO Box 3 Melbourne VIC 3001
Telephone: 1300 78 08 08
Website: www.fos.org.au
Email: info@fos.org.au

PRIVACY

In this statement "we", "us" and "our" means Lloyd's and ATC Insurance Solutions (ATC) as its agent.

We are bound by the requirements of the Privacy Act 1988 (Cth), the Privacy Amendment (Private Sector) Act 2000 (Cth) and the Privacy Amendment (Enhancing Privacy Protection) Act 2012. This sets out standards on the collection, use, disclosure and handling of personal information.

Our Privacy Policy is available at www.atcis.com.au or by calling us on the number below.

We, and our agents, need to collect, use and disclose your personal information in order to consider your application for insurance and to provide the cover you have chosen, administer the insurance and assess any claim. You can choose not to provide us with some of the details or all of your personal information, but this may affect our ability to provide the cover, administer the insurance or assess a claim.

We may disclose your personal information to third parties (and/or collect additional personal information about you from them) who assist us in providing the above services and some of these are likely to be overseas recipients in the United Kingdom. These parties which include our related entities, distributors, agents, insurers, claims investigators, assessors, lawyers, medical practitioners and health workers, and federal or state regulatory authorities, including Medicare Australia and Centrelink will only use the personal information for the purposes we provided it to them for (unless otherwise required by law).

Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (e.g. from your representatives or co-insureds). If you provide information for another person you represent to us that:

- you have the authority from them to do so and it is as if they provided it to us;
- you have made them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it. If it is

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sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

You are entitled to access your information and request correction if required. You may also opt out of receiving materials sent by us by contacting ATC on (03) 9258 1777 or write to us at the address given on page 1.