

SCHEDULE OF INSURANCE

Insured:	Australian Polo Federation Ltd	
Class of Policy:	Group Personal Accident	
Insured Persons:	Members and Voluntary Workers of the Insured	
Period of Insurance:	From: 1/01/2016 at 4.00pm local standard time To: 1/01/2017 at 4.00pm local standard time	
Operative Time:	Whilst an Insured Person is engaged as a member or voluntary worker participating in events and activities sanctioned by the Insured. PROVIDED ALWAYS that the policy shall only respond in respect of such voluntary work that is officially organised by and under the control of the Insured.	
Sum Insured:	Membership Cover (Forms part of Membership)	
	Death By Accident	
	18-70 years of age	\$100,000
	Under 18 or 71 years of age & over	\$20,000
	Accidental Permanent Total Disablement from normal occupation as defined herein, or percentage thereof in accordance with the Scale of Permanent Disability attached	
	18-70 years of age	\$100,000
	Under 18 or 71 years of age & over	\$20,000
	Accidental Temporary Total Disablement for as long as such disablement continues but not exceeding altogether 26 consecutive weeks for any one period of disablement in excess of the first 14 days of each and every period of disablement (income earners)	
	Up to	\$250 per week (Maximum 85% of average gross weekly salary)
	Accidental Temporary partial disablement	Not Insured
	Accident/Sickness Injury resulting in Surgery	Not Insured
	Accident/Sickness Injury resulting in Fractured Bones percentage thereof in accordance with the Scale attached	\$1,000
	Injury resulting in loss of Teeth or Dental Procedures percentage thereof in accordance with the Scale attached Limited to \$250 per tooth	\$1,000
	Funeral Benefits	\$5,000
	In addition, Insurer will pay Non Medicare Medical Expenses up to	\$5,000
Excess:	\$100	
