

Please note the following information is an excerpt from the Motorsport Australia Insurance Program handbook - available via sport.ajg.com.au

PERSONAL ACCIDENT INSURANCE

The Motorsport Australia National Insurance Program has been arranged by Gallagher Insurance Brokers on behalf of the Motorsport Australia. With this in mind, the program is placed with the insurance providers on a group basis and therefore it is not issued on behalf of each individual member.

Please refer to the information below to see if this coverage is right for you and the activities in which you intend to participate.

For further advice please contact our Gallagher Sport Team.

Summary of Cover

The Summary of Cover below provides a general overview of the Program's Personal Accident Insurance.

Personal Accident Cover

Personal Accident insurance can provide financial assistance insured for individuals (including Motorsport Australia licence holders, members, officials and volunteers) for certain costs associated with an injury sustained during a Motorsport Australia Permitted event.

Please note: The Health Insurance Act 1973 (Cth) prohibits general insurers from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our web site or visit www.medicare.gov.au

Who is covered

Group Personal Accident Cover

- Motorsport Australia License Holders (i.e. drivers, co-drivers)
- Motorsport Australia Authorised Officials (representing Motorsport Australia)
- Motorsport Australia Accredited Media (as approved by Motorsport Australia)
- Passengers in Motorsport Australia non-competitive vehicles
- Motorsport Australia affiliated club members
- Voluntary Workers of Motorsport Australia and affiliated clubs

Insured Activities

Motorsport Australia License Holders

are covered whilst engaged in the following activities:

Whilst participating in Motorsport Australia Permitted events including practice sessions authorised and controlled by the Permit Holder. Cover commences from the time the Motorsport Australia License Holder reports or checks in prior to the start of competition (including scrutineering where applicable) or until all Motorsport Australia Procedures have been completed. In respect of all speed events, cover is limited geographically to the Motorsport Australia approved competition area. Cover can be extended to unofficial practice sessions at a Licensed Motorsport Australia Track provided the Motorsport Australia License Holder obtains formal approval by Motorsport Australia Track owner for such use.

Motorsport Australia Authorised Officials

are covered whilst engaged in the following activities:

Whilst participating in Motorsport Australia Permitted events. Cover commences from the time the Motorsport Australia Authorised Official leaves his/her normal place of residence or place of business until return to his/her place of residence or business. Cover terminates immediately after the official duties are completed unless the Motorsport Australia Authorised Official proceeds directly to their normal residence/business.

Motorsport Australia Accredited Media

are covered whilst engaged in the following activities:

Whilst undertaking authorized activities by Motorsport Australia or at a Motorsport Australia Permitted Event. Cover commences from the time the Motorsport Australia Authorised Media personnel leaves his/her normal place of residence or place of business until return to his/her place of residence or business.

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Passengers in Motorsport Australia non-competitive vehicles are covered whilst engaged in the following activities

Passengers in vehicles are covered whilst engaged in the following non-competitive activities under a Motorsport Australia Permit; Motorsport Australia approved Driver Training, Sponsor Days and Come 'n' Try Days. Note that coverage is subject to the Passenger completing a Motorsport Australia 'Passengers Ride Entry Form'

Motorsport Australia affiliated club members are covered whilst engaged in the following activities:

Whilst undertaking normal club activities. Normal club activities includes but is not limited to Club committee meetings, BBQ's / Fundraisers, Working bees, Club social drive days (members only), Non-competitive activities, Social club runs – Picnic Runs, Night Runs, Club Show and Shine / Display Day / Concourse and Swap meets.

Voluntary Workers of Motorsport Australia and affiliated clubs are covered whilst engaged in the following activities:

Whilst undertaking voluntary work on behalf of Motorsport Australia and its affiliated clubs, including direct travel to and from.

Limits of Cover

The Summary of Cover below provides a general overview of the Program's Personal Accident Insurance.

Section	Description:	Limits and Excesses:
Lump Sum Benefits	Death and Capital Benefits	Up to \$100,000 Up to \$25,000 (if 76-85 years) Up to \$25,000 (if under 18 years)
Weekly Benefits	Loss of Income Benefit for Temporary Total Disablement	85% of Salary up to a maximum \$900 per week for all Insured persons except Voluntary Workers who have cover up to \$1,000 per week Benefit Period 156 Weeks Excess Period = 7 days
Personal Wellbeing	Non-Medicare Medical Benefits*	100% of non-Medicare costs to maximum of \$2,000 Nil Excess No Non-Medicare Medical Benefits for Voluntary workers
	Emergency Home Help	Maximum \$250 per week Benefit Period 52 weeks 7 day waiting period No cover under this benefit for Voluntary Workers
	Student Tutorial Benefit	Maximum \$250 per week Benefit Period 52 weeks No cover under this benefit for Voluntary Workers
	Parents Inconvenience Allowance	Maximum \$25 per day to maximum \$1,500 per injury 48 hours waiting period
	Home, Workplace and Vehicle Modification Benefit	Up to \$15,000 for all Insured Persons except Voluntary Workers who have cover up to \$10,000
	Retraining and Rehabilitation Benefit	Up to \$5,000 for all Insured Persons except for Voluntary Workers who have cover up to \$25,000

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Section	Description:	Limits and Excesses:
Personal Wellbeing	Out of Pocket Expenses (non-income earners only)	Up to \$250 per week Maximum \$2,000 No cover under this benefit for Voluntary Workers
	Funeral Expenses	100% up to a maximum \$7,500 for all Insured Persons except for Voluntary Workers who have cover up to \$10,000

***Please note:**

The Health Insurance Act 1973 (Cth) prohibits general insurers (including the Motorsport Australia Insurers) from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our website or visit www.medicare.gov.au.

Also, please note the Policy Maximum Age Limit is 85 years.

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Policy Coverage

In general, both Public Liability and Personal Accident coverage automatically applies to the following activities. However, this list is not definitive nor exhaustive.

From time to time, you may wish to modify certain activities which may increase the overall risk of these insured activities. As per your Duty of Disclosure requirements, the insurer requires that you notify Motorsport Australia and/or our Gallagher Sport team directly of any changes to your risk.

If you are looking to conduct any activities that are **not listed** below, you must notify Motorsport Australia prior to your event. Further consultation regarding insurance cover may be required directly with the insurer.

Motorsport Activities:

- Sponsor Days
- Media Days
- Drifting
- Drift Practice and Testing
- Acceleration/deceleration tests
- Automotive trade releases
- Rallies; gravel and/or tarmac
- Special Stage rallies; gravel and/or tarmac
- Rally practice, testing, and events
- Road Events
- Economy Runs
- Touring Road events, with and without Special Tests
- Observed Section Trials
- Nats. Events
- Burnout competitions
- Power skids
- Go-whoa
- Off Street racing
- Cruising
- Regularity Trials and Events
- Consistency Events
- Regularity Speed events
- Motorkhanas
- Khanacross
- Autocross
- Off Road events, short course and long course
- Special Vehicle testing (not less than 4-wheeled vehicles)
- Hill Climbs
- Sprints
- Film/Video making (involving)
- Pit Stop Competitions
- Pit Stop Demonstrations of any Motorsport Australia accepted category/class of vehicle
- Driver training and education – road skills and race skills, from pre-road licence aged persons to race driver training
- Dyno Tuning activities
- Practical training for accredited Officials
- Track inspections
- Scrutiny/vehicle checking sessions
- Mud Bash
- Charity Runs
- Car Boot Sales
- Garage Sales
- Mobile Displays
- Vehicle Demonstrations

Social Activities:

- Non-competitive activities
- Social club runs – Picnic Runs, Night Runs (members and trial members only – no general public)
- Club Show and Shine / Display Day / Concourse (members and trial members only – no general public)
- Swap meets (members and trial members only – no general public)

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Coverage Extensions:

- Medical Facilities and Rescue Services (CLAIMS MADE basis cover): Claims made against the Insured during the Period of Insurance, arising out of negligence or improper treatment rendered by any medical facilities and/or fire services and/or rescue services and/or ambulance services including expenses incurred by the Insured for first aid rendered to others
- Passengers in Competition Vehicles: covers the legal liability of the Insured to passengers in competition vehicles (whilst not participating in any race or event)

General Extensions (What's NOT covered?)

- Claims where the insured is liable under any Workers or Workmen's Compensation or Accident Compensation legislation;
- Driver/entrant/crew to other driver/entrant/crew in competing vehicles whilst both are competing in the same event &/or practicing in any form, for Property Damage only;
- Contractual liability except as outlined above in the extensions section;
- Liability caused by any aircraft or arising out of any work therein or thereon;
- Pollution – other than sudden, identifiable, unintended and unexpected.

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