

Certificate of Currency

Group Personal Accident

Insured: IHRA Australia Pty Ltd

Policy Reference: 330p-01819705-14000

Period of Insurance: From: 1 April 2025 at 4:00pm AEST to 1 April 2026 at 4:00pm AEST

Broker: Aon - VIC

Interest Insured: **Category A** - All drivers, riders, pit crew, crew members, registered officials, stewards, staff, management and volunteers of the Insured.

Scope of Cover: Whilst a Covered Person is taking part in an event arranged by the Insured

Territorial Limits: Worldwide

Policy Wording: Vertex Group Personal Accident And Sickness 0225

Date of Issue: 1st April 2025

This Certificate of Currency is issued for information purposes only and confers no rights on the recipient. This Certificate does not extend or amend the cover provided by the Policy listed herein. Information contained in this Certificate is current as at the above Date of Issue only. The Policy may be subject to cancellation or amendment at any time.

For full terms, conditions, limitations and exclusions, always refer to the Policy Wording and Policy Schedule.

Signed on behalf of HDI Global SE, Australia



Date: 1st April 2025

Group Personal Accident and Sickness

Important Notice: This Schedule should be read in conjunction with your Policy Wording, which together comprise your contract of insurance with the insurer. Please refer to both documents for full terms, conditions, exclusions and specific endorsements of your policy.

| | | |
|---|--|--------------------------------|
| Scope of Cover | Whilst a Covered Person is taking part in an event arranged by the Insured. | |
| Claims Handling – Corporate Services Network (CSN) | <p>Further to General Provisions Applicable to the Policy “Notice of Claim”, HDI advises that We have appointed Corporate Services Network (CSN) ABN 30 074 864 609 as Our specialist claims management service provider for all claims under this Policy.</p> <p>Any claims arising or general claims enquiries for this Policy, please contact CSN on the following details: Notification of claims: claims@csnet.com.au General enquiries and complaints: complaints@csnet.com.au Phone: +61 2 8256 1770 Fax: +61 2 8256 1775 Postal Address: GPO Box 4276 Sydney NSW 2001</p> | |
| Covered Persons | Category A - All drivers, riders, pit crew, crew members, registered officials, stewards, staff, management and volunteers of the Insured. | |
| Scope of Cover | Category A | |
| | Section 1 – Personal Accident & Sickness Cover | Sum Insured |
| Part A – Lump Sum Benefits – | | |
| | Category A | |
| | Accidental Death - Event 1 | |
| | 5 x salary up to a maximum of | \$ 100,000 |
| | Bodily Injury - Events 2-25 | |
| | 5 x salary up to a maximum of | \$ 100,000 |
| Part B – Bodily Injury Benefits | | |
| | Category A | |
| | Resulting in Surgery - Events 26-30 | \$ 20,000 |
| | Weekly Benefits - Events 31-32 | \$ 1,000 |
| | | x104 weeks (benefit period) |
| | Not Exceeding % of Covered Persons Salary | 100% |
| | Excess Period | 7 Days |
| Part C – Sickness Benefits | Not Insured | |

**Part D – Fractured
Bones**

Category A

| | | |
|----------------------------------|----|-------|
| Lump Sum Benefits - Events 39-48 | \$ | 3,000 |
|----------------------------------|----|-------|

**Part E – Loss of
Teeth or Dental
Procedures**

Category A

| | | |
|----------------------------------|----|-------|
| Lump Sum Benefits - Events 49-50 | \$ | 2,000 |
|----------------------------------|----|-------|

| | | |
|-----------------|----|-----|
| Limit per Tooth | \$ | 250 |
|-----------------|----|-----|

Extension Applicable to All Categories

| | | | |
|------|---|----|--------|
| 2.1 | Accidental HIV Infection Benefit | \$ | 30,000 |
| 2.2 | Accommodation and Transport Expenses Benefit | \$ | 10,000 |
| 2.3 | Air or Road Rage Incident - Expenses Benefit | \$ | 5,000 |
| 2.4 | Air or Road Rage Incident, Carjacking or Unprovoked Assault - Identity Theft Benefit | \$ | 15,000 |
| 2.5 | Bed Care Benefit | | |
| | - Weekly Benefit | \$ | 500 |
| | - Maximum number of weeks | | 26 |
| 2.6 | Cancer Benefit | \$ | 5,000 |
| 2.7 | Carjacking Incident – Excess and Vehicle Hire Benefit | \$ | 5,000 |
| 2.8 | Carjacking Incident – Lump Sum Benefit | \$ | 5,000 |
| 2.9 | Chauffeur Services Benefit | \$ | 5,000 |
| 2.10 | Childcare Benefit | \$ | 5,000 |
| 2.11 | Coma Benefit | | |
| | - Daily Benefit | \$ | 50 |
| | - Maximum number of consecutive days | | 120 |
| 2.12 | Concussion Benefit | | |
| | - Maximum amount per Bodily Injury | \$ | 2,500 |
| | - Maximum amount per Covered Person per Period of Insurance | \$ | 5,000 |
| 2.13 | Corporate Image Protection Benefit | | |
| | - Maximum amount any one corporate image event | \$ | 10,000 |
| 2.14 | Dependent Children Supplement | | |
| | - Maximum amount per Dependent Child | \$ | 5,000 |
| | - Maximum amount per Family | \$ | 15,000 |
| 2.16 | Education Fund Benefit | | |
| | - Maximum amount per Dependent Child | \$ | 5,000 |
| | - Maximum amount per Family | \$ | 15,000 |

| | | | |
|------|---|----|---------|
| 2.17 | Emergency Home Help Benefit | | |
| | - Weekly Benefit | \$ | 500 |
| | - Maximum number of weeks | | 26 |
| 2.19 | Executor Emergency Cash Advance Benefit | \$ | 25,000 |
| 2.21 | Funeral Expenses Benefit | \$ | 10,000 |
| 2.23 | Home Care Benefit | | |
| | - Weekly Benefit | \$ | 500 |
| | - Maximum number of weeks | | 26 |
| 2.24 | Independent Financial Advice Benefit | \$ | 7,500 |
| 2.25 | Modification Expenses Benefit | \$ | 10,000 |
| 2.26 | Orphan Benefit | | |
| | - Maximum amount per Dependent Child | \$ | 10,000 |
| | - Maximum amount per Family | \$ | 30,000 |
| 2.27 | Out of Pocket Expenses Benefit | \$ | 5,000 |
| 2.28 | Partner Accidental Death Benefit | \$ | 15,000 |
| 2.29 | Post Traumatic Stress Disorder Weekly Benefit | | |
| | - Weekly Benefit | \$ | 500 |
| | - Maximum number of weeks | | 12 |
| | - Maximum amount per Period of Insurance | \$ | 50,000 |
| 2.30 | Premature Birth/Miscarriage Benefit | \$ | 5,000 |
| 2.31 | Reconstructive or Cosmetic Surgery Benefit | \$ | 15,000 |
| 2.32 | Replacement Staff / Recruitment Costs Benefit | | |
| | - Per Employee | \$ | 15,000 |
| | - Maximum Per Event | \$ | 15,000 |
| 2.33 | Return to Work Assistance Benefit | \$ | 20,000 |
| 2.34 | Student Tutorial Expenses Benefit | | |
| | - Maximum amount per week | \$ | 250 |
| | - Maximum number of weeks | | 26 |
| | - Excess Period (days) | | 7 |
| 2.35 | Surviving Spouse/Partner Supplement | \$ | 5,000 |
| 2.36 | Terrorism Injury Benefit | | |
| | - Maximum amount per Covered Person | \$ | 20,000 |
| | - Maximum amount per Period of Insurance | \$ | 100,000 |
| 2.37 | Trauma Benefit | \$ | 5,000 |
| 2.38 | Tuition or Advice Expenses Benefit | | |
| | - Maximum amount per month per Person | \$ | 750 |
| | - Maximum number of months | | 6 |
| 2.39 | Unexpired Membership Benefit | \$ | 3,000 |
| 2.40 | Visitors Benefit | \$ | 15,000 |
| 2.41 | Work Experience Benefit | \$ | 5,000 |
| 2.42 | Workplace Assault Benefit | \$ | 5,000 |

Aggregate Limits of Liability

All Categories

| | |
|---|--------------|
| Any one Period of Insurance | \$ 1,000,000 |
| Non-Scheduled Flights | \$ 500,000 |
| War and/or Civil War – Maximum liability for any one event | \$ 500,000 |
| War and/or Civil War – Total liability for all claims under the Policy during any one Period of Insurance | \$ 500,000 |

Additional Endorsements

NON-MEDICARE MEDICAL EXPENSES

If a Covered Person suffers an Injury during the Scope of Cover, We will pay 100% of the Non- Medicare Medical Expenses up to a maximum of \$10,000, provided the event giving rise to the Injury occurs when a Covered Person is engaging in any of the following on behalf of the Named Insured:

1. providing services, without payment, to an educational, religious, charitable or benevolent organisation; or
 2. engaging in a sporting activity;
 - a. in the capacity of a participant, adjudicator, judge, referee or umpire or in a similar capacity; or
 - b. is acting as an official at, or otherwise assisting in the conduct of, a sporting activity; or
 - c. is acting in his or her capacity as an elected or appointed official of a sporting organisation;
 3. engaging in youth activities organised by a voluntary organisation (for example, the Girl Guides Association of Australia),
 4. undertaking an activity that is part of an employment, education, training or youth program, or initiative administered or funded by the Commonwealth, including specialist employment services for people with disabilities (where a law or a State or Territory relating to workers' compensation does not apply).
- The benefits payable will be reduced by any recovery made from any private health insurance fund with respect to the expense.
- The benefits payable do not include:
- a. the Medicare gap, being the difference between payment made by Medicare and the actual expense incurred,
 - b. payment for any health services which within the meaning of the Commonwealth Private Health Insurance Act 2007 or the Private Health Insurance (Health Insurance Business) Rules 2009 would constitute the carrying on of health insurance business,
 - c. The first \$50 of each and every claim being the Excess payable.

CLAIMS HANDLING – CORPORATE SERVICES NETWORK (CSN)

Further to General Provisions Applicable to the Policy “Notice of Claim”, HDI advises that We have appointed Corporate Services Network (CSN) ABN 30 074 864 609 as Our specialist claims management service provider for all claims under this Policy.

Any claims arising or general claims enquiries for this Policy, please contact CSN on the following details: Notification of claims: claims@csnet.com.au

General enquiries and complaints: complaints@csnet.com.au Phone: +61 2 8256 1770

Fax: +61 2 8256 1775

Postal Address: GPO Box 4276 Sydney NSW 2001

STREET DRAG RACES & BURNOUT PASSENGERS

It is hereby understood and agreed that if the Covered Person suffers an Injury as a result of an Accident during the Scope of Cover and whilst participating in Street Drag Races or as a Burnout passenger:

- the benefit under Part A - Events 1-25 is reduced to a maximum of \$30,000 for Street Drag Races or \$20,000 for Burnout passengers;
- the benefit limit under Part B - Events 31-32 is reduced to a maximum of \$250 per week for a maximum benefit period of 52 weeks.

PART A - EVENTS 2-25

It is hereby understood and agreed that the maximum benefit limit under Part A is reduced to a maximum of \$10,000 if the Covered Person is under 16 years of age or over 70 years of age at the time of suffering an Injury during the Scope of Cover.

NON-INCOME EARNERS

It is hereby understood and agreed that if the Covered Person is not working and earning an income from their physical exertion at the time of suffering an Injury as a result of an Accident during the Scope of Cover:

- the maximum benefit limit under Part A - Events 1-25 is reduced to a maximum of \$50,000, this is further reduced to a maximum of \$20,000 if the Covered Person suffers the Injury whilst participating in Street Drag Races; and
- there is no cover under Part B - Events 31-32.

NON-AUSTRALIAN RESIDENTS

Where an Covered Person is not an Australian resident, cover under this Policy is limited to Part A - Events 1-25 only.

For the avoidance of doubt, Covered Persons who are not an Australian resident are only covered whilst they are participating in an event in Australia which has been arranged by the Insured.

SCOPE OF COVER

It is hereby agreed that the Scope of Cover is deleted and replaced with the following: Whilst a Covered Person is taking part in an event arranged by the Insured.

| | | |
|---|--|------|
| Policy Wording | Aon Vertex Group Personal Accident & Sickness 1124 | |
| General Insurance Code of Practice | <p>One or more of your Insurer(s) may be a signatory to the General Insurance Code of Practice ("the Code"). The purpose of the Code is to raise standards of practice and service in the general insurance industry. The standards covered by the Code include: the buying and renewing of insurance, the handling of claims, and the handling of customer complaints.</p> <p>The Code outlines the minimum standards of service that you should expect from Insurers who have adopted the Code. Insurers who are signatories to the Code are bound by its terms and are committed to complying with it.</p> <p>The Code Governance Committee is an independent body that monitors and enforces Insurers' compliance with the Code.</p> <p>Further information about the Code and your rights under it is available here and on request from your Insurer(s).</p> | |
| Premium Adjustment | <p>Within 30 days of the Period of Insurance expiring, the Insured will declare the actual number of events and associated number of Covered Persons (including expected events and number of Covered Persons) up until the expiry of the Period of Insurance.</p> <p>A premium adjustment, if any, will be due where the calculated premium is higher than the minimum deposit premium, based on a \$350++ premium rate per event.</p> | |
| Insurer | HDI Global SE | 100% |