

## Your Sports Personal Accident

## Certificate of Currency

Insured Name: International Hot Rod Association of Australia Pty Ltd and all members, officials, authorised persons, licence holders and all associated and affiliated clubs and tracks.

Risk Location: Australia

Insured Persons: All drivers, riders, pit crew, crew members, registered officials, stewards, staff, management and volunteers of the Insured.

Cover Type: Injury Only

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

Geographical Limits: Australia

Policy Period: From: 01 April, 2023 at 4pm AEST  
To: 01 April, 2024 at 4pm AEST

### SECTION 1 PERSONAL INJURY

#### PART A

Event 1: \$75,000  
Events 2 - 19: \$75,000

#### PART B

Weekly Benefits - Injury: \$750  
Percentage of Salary: 100%  
Max. Benefit Period: 104 weeks  
Waiting Period: 7 days

#### PART C

Injury Resulting in Fractured Bones: \$3,000

#### PART D

Injury Resulting in Loss or Damage to Teeth: \$2,000

### SECTION 2 PERSONAL WELLBEING

Accidental HIV Infection: Not Insured  
Accommodation and Transport Benefit: Not Insured  
Additional Out of Pocket Expenses: Not Insured  
Advanced Payment: Not Insured  
Bedcare Benefit: Not Insured  
Childcare Benefit: Not Insured  
Coma Benefit: Not Insured  
Dependent Child Benefit: Not Insured  
Domestic Help Benefit: \$200 per week up to 52 weeks  
Education Fund Benefit: Not Insured  
Escalation of Claim Benefit: Not Insured  
Home Care Benefit: Not Insured  
Hospitalisation Waiting Period Waiver: Not Insured  
Independent Financial Advice: Not Insured  
Modification Benefit: Not Insured  
Non-Medicare Medical Expenses: 100% of costs up to a maximum of \$10,000, subject to a \$50 excess each and every claim Nil excess if Insured Person is in a private health fund.  
Orphan Benefit: Not Insured  
Parents Inconvenience Benefit: Not Insured  
Rehabilitation Benefit: \$20,000  
Spouse/Partner Retraining Benefit: Not Insured  
Student Tutorial Benefit: \$200 per week up to 52 weeks  
Unexpired Membership Benefit: Not Insured

### SECTION 3 CORPORATE PROTECTION

Chauffeur Benefit: Not Insured  
Corporate Image Protection: Not Insured  
Disappearance: Not Insured  
Funeral Expenses Benefit: \$10,000

### AGGREGATE LIMIT OF LIABILITY

Any One (1) Event: \$1,000,000

#### BROKER AND INSURER

Broker: Trans-West Insurance Brokers (NSW) Pty Ltd  
Security details: Blend Insurance Solutions Pty Ltd on behalf of Allied World

**Wording Issued:** Blend Group Personal Accident Sickness Insurance - Blend.SPA.0921

#### ENDORSEMENTS

##### SECTION 1 - PART A - LUMP SUM BENEFITS

- 1) It is hereby understood and agreed that the maximum benefit limit under Section 1 - Part A is reduced to a maximum of \$10,000 if the Insured 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.

##### STREET DRAG RACES & BURNOUT PASSENGERS

- 2) It is hereby understood and agreed that if the Insured 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 Section 1 - Part A is reduced to a maximum of \$30,000 for Street Drag Races or \$20,000 for Burnout passengers;
- the benefit limit under Section 1 - Part B is reduced to a maximum of \$250 per week for a maximum benefit period of 52 weeks.

##### WAITING PERIOD FOR BIKE RIDERS

- 3) It is hereby understood and agreed that the Waiting Period under Section 1 - Part B is increased to 14 consecutive days if the Insured Person suffers an Injury as a result of an Accident during the Scope of Cover and whilst participating in Bike Races.

##### NON-INCOME EARNERS

It is hereby understood and agreed that if the Insured 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:

- 4)
- the maximum benefit limit under Section 1 - Part A is reduced to a maximum of \$50,000, this is further reduced to a maximum of \$20,000 if the Insured Person suffers the Injury whilst participating in Street Drag Races; and
  - there is no cover under Section 1 - Part B - Weekly Benefits - Injury.

##### NON-AUSTRALIAN RESIDENTS

Where an Insured Person is not an Australian resident, cover under this Policy is limited to Section 1 - Part A - Lump Sum Benefits (Events 1 - 19) only.

- 5)
- For the avoidance of doubt, Insured 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.

##### MINIMUM DEPOSIT AND ADJUSTABLE PREMIUM

It is hereby understood and agreed that a minimum and deposit base premium of \$70,875.00 applies.

Within 30 days of the Period of Insurance expiring, the Insured will declare the actual number of events and associated number of Insured Persons (including expected events and number of insured persons) up until the expiry of the Period of Insurance.

- 6) A premium adjustment, if any, will be due where the calculated premium is higher than the minimum deposit premium, based on the following premium rates applying:

- Drivers & Crew:	\$75.00
- Officials:	\$50.00
- Volunteers:	\$25.00
- Paid Staff:	\$50.00

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