

## Schedule of Insurance

**Class of Policy:** Personal Accident Insurance  
**The Insured:** Hockey Albury Wodonga Inc

**Policy No:** 02PB013531  
**Invoice No:** 76785  
**Our Ref:** HOCKEY

### AMATEUR PERSONAL ACCIDENT

55 SENIOR TEAMS  
 52 JUNIOR TEAMS

### GROUP PERSONAL ACCIDENT AND SICKNESS QUOTATION

**Insured(s):** Hockey Albury Wodonga Inc

**Insured Person(s)** 1. All participants within the Insured's placement program

**Scope Of Cover:** 1. Cover under this Policy applies to all those hazards to which an Insured Person is exposed whilst actually engaged in placement work including necessary direct travel to and from such placement work on behalf of the Insured. PROVIDED ALWAYS that the Policy shall only apply in respect of such work officially organised by and under the control of the Insured.

**Policy Wording:** 08PDSACEVW01 ACE Voluntary Workers Personal Accident PDS

### Schedule Of Benefits

Sum Insured as per table of conditions - each Insured Person

### SECTION 1- Personal Accident and Sickness

Categories	Table Of Events	Part A - Lump Sum Benefits		
	Event 1 - Accidental Death	\$ 75,000		
	Events 2-19	\$ 75,000		
	Event 1 & Event 2 Accidental Death	\$ 75,000		
	Part A Injury resulting in Surgery Nil	Part C - Sickness Resulting in Surgery Nil		
	<b>Part B - Weekly Benefits Injury</b>	<b>% of Salary - Part B</b>	<b>Excess Period (Days) - Part B</b>	
	\$ 500 x 52	85%	7	

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	<b>Part C - Weekly Benefits Sickness</b>	<b>% of Salary - Part C</b>	<b>Excess Period (Days) - Part C</b>
	0x0 Weekly	0.00	0
	<b>Part D - Injury Resulting in Fractured Bones - Lump Sum Payment</b>	<b>Excess</b>	<b>Part E - Injury Resulting In Loss of Teeth or Dental Procedures</b>
	\$ 1,000		\$ 1,000
<b>Non Medicare Medical Expenses</b>			
1	Sum Insured	Excess	
	\$ 2000	\$ 20	
<b>Emergency Home Help</b>			
	Sum Insured	Excess (Days)	
	\$ 250 x 52	7	
<b>Student Tuturial</b>			
	Sum Insured	Excess (Days)	
	\$0 x 0	0	

**Aggregate Limit of Liability \$ 500,000**

**Endorsements:**

**EMERGENCY HOME HELP**

With respect to Emergency Home Help endorsement the maximum amount We will pay is \$ 250 per week for a maximum of 52 weeks. Extent of Cover  
 If during the Period of Insurance and whilst on the voluntary work of the Insured, an Insured Person who is retired, unemployed or not in receipt of a Salary suffers from Events 25 and/or 26 described in Section 1 - Part B of the Table of Events and is unable to carry out Domestic Duties, We will pay for the cost of reasonably and necessarily incurred Domestic Duties expenses as a result of that Injury up to the amount shown on the Schedule against Emergency Home Help.

**DEFINITIONS UNDER EMERGENCY HOME HELP**

**DOMESTIC DUTIES** means the usual and ordinary domestic duties undertaken by someone as a homemaker and could include child-minding and home help services.

**CONDITIONS APPLYING TO EMERGENCY HOME HELP**

1. Childminding services and domestic help must be carried out by persons other than members of the Insured Person's family or other relatives or persons permanently living with the Insured Person.

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2. Childminding services and domestic help must be certified by a Doctor as being necessary for the recovery of the Insured Person.

**NON-MEDICARE MEDICAL EX PENSES**

With respect to the Non-Medicare Medical Expenses endorsement the maximum We will pay is \$ 2,000. Excess = \$ 20

**NON-MEDICARE MEDICAL EX PENSES ENDORSEMENT**

If during the Period of Insurance and whilst on the voluntary work of the Insured, an Insured Person suffers from an Injury, We will pay the Non-Medicare Medical Expenses incurred up to the amount shown on the Schedule against Non-Medicare Medical Expenses.

**DEFINITIONS UNDER NON-MEDICARE MEDICAL EX PENSES**

**NON-MEDICARE MEDICAL EX PENSES** means:

(a) expenses incurred within twelve (12) months of sustaining an Injury; and  
(b) expenses paid by an Insured Person or by the Insured for Doctor, Physician, Surgeon, Nurse, Physiotherapist, Chiropractor, Osteopath, Hospital and/or Ambulance services for the following treatments:

- Medical
- Surgical
- X -ray
- Chiropractic
- Osteopathic
- Physiotherapy
- Hospitalisation
- Nursing

But excludes:

- Dental Treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Injury referred to in (a) above, and
- Services for which the Insured is eligible to receive Medicare benefits.

**CONDITIONS APPLYING TO NON-MEDICARE MEDICAL EX PENSES**

1. Any benefit payable is less recovery made from any Private Health Insurance Fund.
2. No benefit is payable in respect of the Medicare gap between payment made by Medicare and charges incurred.

**STATEMENT OF ADVICE****WHAT IS THE PURPOSE OF THIS STATEMENT OF ADVICE (SOA)?**

This SOA is an important document. You are entitled to get an SOA whenever we provide you with any personal advice. Personal advice is advice that takes into account any one or more of your objectives, financial situation or needs.

This SOA is designed to assist you in making an informed decision about whether or not to act on our personal advice to you.

There are two common traps in choosing insurance:

- \* Assuming all policies from well-known companies are all the same - they are not.
- \* Comparing different policies on the basis of premium alone - there are often crucial differences in protection.

**Who has given the advice referred to in this SOA?**

LBA Insurance Brokers Pty. Ltd  
AFSL 240583  
ABN 21 610 568 480

**Class of Policy:** Personal Accident Insurance**Policy No:** 02PB013531**The Insured:** Hockey Albury Wodonga Inc**Invoice No:** 76785**Our Ref:** HOCKEY**WARNING**

We have relied upon the information you have supplied us, some of which is recorded in the attached policy schedule, in arranging this insurance and providing you with personal retail advice. Where anything we are relying on is incorrect or incomplete, please advise us before taking up our recommendation. To do otherwise may render the recommendation inappropriate for your specific needs and objectives.

**RECOMMENDATION**

You have asked us to provide you with advice regarding Group Personal Accident Insurance. We have carried out a marketing exercise on the cover for your insurance. Our recommendation is that you purchase the policy from the insurer as shown on your invoice or schedule of insurance. **We have recommended this insurer to you as we believe that they have a competitive cover and the best premium quotation relative to the other insurers in respect of your insurance needs.**

**Other factors influencing our recommendation**

- The information that you have given us. (please see the warning above)
- Our understanding of what is offered by the insurers that we deal with regularly. We have not based our recommendation on what might be offered to you by other insurers or insurance providers.
- The prices and terms of the policies that we considered for your insurance needs.
- The recommended insurer's claims handling 'track record' with us.

We have a duty to advise that this personal advice may have been prepared without taking into account your objectives, financial situation or needs and should be considered by you as to the appropriateness to your objectives and financial situation, before acting on it.

Our recommended policies have been researched and we believe that they represent the best value in terms of cover, security, and the service provided by the insurer.

**DISCLOSURE**

In arranging this policy for you we receive commission of refer invoice (incl GST) based on the Premium before statutory charges, GST, and Stamp Duty. This is paid to us by the Insurer to reimburse us for providing services to you on their behalf and is not an additional payment required to be paid by you. The commission does not represent our profit margin as it compensates us for administrative and other expenses we incur in providing our services. These include data entry, distribution of material on behalf of the insurer and the provision of professional advice, arranging appropriate cover and assistance with claims.

LBA Insurance Brokers is a shareholder of Steadfast Group Limited (Steadfast). Steadfast has exclusive arrangements with certain insurers under which Steadfast will receive between 0.5% and 1% commission for each policy arranged by us with those insurers. This is used to operate Steadfast. Depending on the operating costs of Steadfast and the amount of total premium we place with the participating insurers in any financial year, we may receive a portion of that commission for all products arranged with the participating insurers in each financial year, at the end of each financial year. If we arrange premium funding we will receive a commission of 2.5% of the total premium.

The employee that will assist you to arrange the recommended policy will be paid a market salary which may include, for the policy we have recommended, a small percentage of our income set out above. There are no other relationships or associations that would influence us or our employees in giving this advice.

**HOW LONG WILL THIS ADVICE BE CURRENT?**

This SOA is issued on 13/3/2009 and is current as at that date.

**THIS STATEMENT OF ADVICE ONLY RELATES TO THE FOLLOWING**

Please note that we have only provided advice in respect to this policy and not to any of your other insurance requirements. Should you have a need for any type of insurance other than that to which this invoice refers we can provide advice to on request and after provision by you of any additional information required by us.

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### IMPORTANT NOTES

You should previously have been provided with our Financial Services Guide (FSG), and Product Disclosure Statement (PDS). These are important documents that we highly recommend you read and understand prior to acting on our recommendations and renewing this policy. Please advise us if you have not received these documents or if you have questions about them. It is also important that you read the Important Notices enclosed with this document.

Please let us know if you require any further information or advice. We will be happy to assist you obtain cover and we are committed to providing you with ongoing support and advice.

