

LBA Insurance Brokers Pty Ltd

Protectors of your Assets

Suite 5, 592 Dean Street (PO Box 785)
Albury, NSW 2640
Tel 02) 6041 4760 Fax 02) 6041 2659
Email brokers@lba.com.au

A Member of NIBA & Steadfast

AFSL 240583

ABN 21 610 568 480

82 Ovens Street (PO Box 641)

Wangaratta, Vic 3676

Tel 03) 5721 8388 Fax 03) 5721 3659

www.lba.com.au

CERTIFICATE OF CURRENCY

From: Warrick Armstrong

We hereby confirm that we have arranged the insurance cover mentioned below:

Hockey Albury Wodonga Inc
The Secretary
PO Box 386
ALBURY NSW 2640

Date: 25/05/2009

Our Reference: HOCKEY

RENEWAL

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Class of Policy: Personal Accident Insurance
Insurer: ACE Insurance Limited
LEVEL 16, 600 BOURKE STREET, MELBOURNE
ABN: 23 001 642 020
The Insured: Hockey Albury Wodonga Inc

Policy No: 02PB013531
Invoice No: 76785
Period of Cover:
From 31/03/2009
to 31/03/2010 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:-

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:-

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Schedule of Insurance

Class of Policy: Personal Accident Insurance

Policy No: 02PB013531

The Insured: Hockey Albury Wodonga Inc

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		
	Part B - Weekly Benefits Injury	% of Salary - Part B	Excess Period (Days) - Part B	
	\$ 500 x 52	85%	7	

Schedule of Insurance

Class of Policy: Personal Accident Insurance	Policy No: 02PB013531
The Insured: Hockey Albury Wodonga Inc	Invoice No: 76785
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	Part C - Weekly Benefits Sickness	% of Salary - Part C	Excess Period (Days) - Part C
	0x0 Weekly	0.00	0
	Part D - Injury Resulting in Fractured Bones - Lump Sum Payment	Excess	Part E - Injury Resulting In Loss of Teeth or Dental Procedures
	\$ 1,000		\$ 1,000
Non Medicare Medical Expenses			
1	Sum Insured	Excess	
	\$ 2000	\$ 20	
Emergency Home Help			
	Sum Insured	Excess (Days)	
	\$ 250 x 52	7	
Student Tutorial			
	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.

Schedule of Insurance

Class of Policy: Personal Accident Insurance

Policy No: 02PB013531

The Insured: Hockey Albury Wodonga Inc

Invoice No: 76785

Our Ref: HOCKEY

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 EXPENSES

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

NON-MEDICARE MEDICAL EXPENSES 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 EXPENSES

NON-MEDICARE MEDICAL EXPENSES 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 EXPENSES

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.