

**AUSTRALIAN DIRT DRIVER'S ASSOCIATION inc**  
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25<sup>th</sup> March 2008.

David Hatfield,  
Acting General Manager,  
Adjudication Branch,  
ACCC  
GPO Box 3131,  
Canberra ACT 2601

Re; Exclusive Dealing and third line forcing Notifications lodged by NASR and others N93297, N93298, N93299, N93300, N93301, N93302, N93303, N93304, N93305.

Australian Dirt Drivers Association inc (ADDA) are concerned that approval of these notifications will lead to further reduction in competition in the sport of speedway, for other providers of personal accident insurance and venue insurance and create a monopoly.

ADDA is concerned that there was no reference made to the strategic plans of NASR or the ASCF in the applications. These are available to view on NASR and the ASCF websites at the date on this submission. As these plans show the intentions of the organisations and how they intend to achieve their goals.

The wording in the notifications, in ADDA 's opinion gives the impression that any track not currently sanctioned and insured by NASR is unsafe, also that any racing division that is not one of the NASR recognised divisions are also unsafe categories. A minority or tracks or divisions may fall into being classified as unsafe and should not in the interest of public safety continue to operate until brought to an acceptable standard, by co-operation between the relevant bodies.

ADDA has an interest in the sport, as an organisation that also provides licences and has obtained a group personal accident insurance policy for members, both the licence and the insurance are available as separate components to the association's membership fee. ADDA has in place or are currently in the process of developing policy and procedures that complement the work by NASR.

ADDA has a single licence for Senior Drivers and another for Junior Drivers, regardless of their racing category and possibility of persons winning more prize money. It is a sport not all persons win.

The Group Personal Accident Insurance Policy is from QBE and was obtained through Advantage Jonstan Insurance Brokers in Victoria. ADDA is charged a fee per person, one rate for Drivers and another rate for officials/pit crews.

- a) Some drivers do obtain their own personal accident insurance, most would be persons that are self employed and require a higher coverage than what is provided under a group policy.

- b) Group policies that cover motor sport can also be obtained through OAMPS and AON insurance brokers. The individual fee for Coverage under a Group personal accident insurance policies is the most economical way for a person to obtain this type of insurance.
- c) Prior to 1/7/2004 NASR had licence and insurance as separate items, with two levels of insurance coverage available (standard coverage cost \$58 and deluxe cost \$90). Example AA licence \$80 + Insurance standard cover \$58 equals combined total of \$138
- d) Prior to 1/7/2005 (for 2004/05) NASR offered the licence including the insurance on one level of coverage Example AA licence \$150. The insurance was still available to be purchased separately at a cost of, for example Driver \$70. ADDA members did obtain their insurance through NASR until this date.
- e) From the 1/7/2005 is when NASR changed to only supplying insurance with their licence as a combined package. Example AA Driver \$160.
- f) If the insurance was, from NASR Speedway Licence Form for 1<sup>st</sup> July 2005 to 30<sup>th</sup> June 2006 [quote] " Personal Accident Insurance is provided by NASR with Licence", Wouldn't the fee charged for a licence be less than the previous year where the form stated [quote] "Application for NASR Licence (includes FAS Personal Accident Insurance)".
- g) From NASR 2006 Strategic Planning Report, page 2 KRA 6 states that when the personal accident insurance was integrated with the licence, the number of licences increased and that 85 to 90% of speedway participants are covered under by NASR licences and 60% of tracks insured through NASR.

Also from this report on page 3 KRA 11, rationalisation on classes. This will impact on the number of classes available for NASR licence holders to compete in. ADDA has noticed in the notifications no mention has been made in reference to this policy. From page 7 has the goals that for the Strategic Plan 2006-2009. On page 8 KRA 5 [quote]" NASR will achieve rationalisation of classes by limiting the number of classes and act as mediator to bring current similar classes together.

2. Facilitate discussions with non national classes to implement phased amalgamation.

4. Encourage non-national classes to conform to existing national body specifications."

On page 11 [quote] " 4. Rationalisation of classes \* National unification to specific number of classes" [end quotes].

ADDA acknowledges that the rationalisation of some of classes of similar specifications and with very limited individual numbers of competitors as this will benefit the sport overall. ADDA has previously supported this and was involved with the combining of 6 small non NASR recognised sedan classes with one NASR recognised state sedan class.

At present are ADDA is having discussions with other NASR recognised state sedan classes of similar specification with the intention of uniting these groups together,

- with minimal loss of existing income to each individual group or;
- with a minimal increase in annual cost to the individual competitor, and
- with minimal changes to the specifications of each group.
- The individual competitor from these groups would incur financial costs, in some individual cases substantial financial cost, in changing their car's specification to conform with the current national sedan classes. These costs would be from a mechanical perspective not from a safety aspect.

The option to compete in one of the current national sedan classes has always been there. It was the choice of the individual not to.

In regard to ADDA, approximately 50% of the membership are from speedway divisions, primarily from state classes that are on the list of recognised classes, example being outlaw sedans, and compete on NASR sanctioned tracks which are covered under the NASR public liability insurance scheme. The other 50% are from other motor sports that are conducted on dirt tracks.

Effect on ADDA if notification on NASR licensing is granted and if ADDA licences or personal accident insurance was excluded at a NASR insured track.

- a) High probability of loss of approximately 50 % of the membership of the association.
- b) With the loss of the speedway membership will lead to insufficient numbers of members for a group personal accident policy to be obtained. If a group policy was obtained with a reduced number of members being covered, the cost per member would rise dramatically.
- c) All fees charged would have to increase to cover lost revenue this would lead to further loss of membership.

High probability of ADDA becoming not financially viable to continue to trade.

The Australian Dirt Drivers Association inc (ADDA) is a small association and was formed in 1996 as the Queensland Speedway Drivers Association. In June 2007 the name was changed during a restructure of the association. A company limited by guarantee, Australian Dirt Drivers Ltd – ACN 129 306 276 (registered 21<sup>st</sup> January 2008) has also been formed all activities of ADDA inc will be transferred to the limited company as of the 1<sup>st</sup> July 2008.

ADDA and the Australian Dirt Drivers Ltd are both non-profit organisations and structured on an individual person being a member. Policies relevant to the protection of our members, governance of the organisation and the safety of members and other persons attending an event have been or are being currently developed for Australian Dirt Drivers Ltd. Example being the minimum safety standard for race apparel and personal safety equipment for competitors since the association was founded in 1996.

ADDA recognises that motor sports are an inherently dangerous activity and acknowledges the improvements that have occurred with the sport of speedway for competitors and all other persons that attend an event, through the policies and procedures that NASR have implemented. NASR is the recognised peak body for speedway through the delegation from CAMS, ADDA 's objectives and policies for our membership from the minor racing categories are designed to complement those of NASR.

ADDA speedway members currently compete primarily on NASR insured tracks. The Non – NASR insured track being Roma International Speedway and one ADDA class based in Brisbane have competed there once only. The majority of ADDA speedway members at this time are from the central part of Queensland, where all tracks are NASR insured (Gladstone, Rockhampton, \***Blackwater**, Mackay, Moranbah – tracks within a 500k radius of Mackay)) and the racing categories that they compete in are all listed on the list of NASR recognised racing categories in the State Classes.

**Blackwater** is operational and currently insured by NASR since at least October 2007, even though the List of tracks currently operating in Australia supplied by NASR states otherwise.

NASR approved/sanctioned in regard to venues means NASR insured.

With regard to the to the notification lodged in regard to the Australian Saloon Car Federation Incorporated (ASCF) – “Saloon Car racing is a category of speedway racing”.

Please note that the name of the ASCF on the national names index on the ASIC website is ASCF SPEEDWAY SEDANS AUSTRALIA INC.

Definition of “saloon car”, the current more commonly used term is Sedan this is not specific as there are very few individual classes that have “saloon” in their class names.

Definition of “category of speedway racing” is this for all saloon car racing or only for the current ASCF classes?

The Australian Dirt Drivers Association inc (ADDA) has concerns in the way this is worded as the ASCF has only 5 saloon car classes all listed in the attachment by NASR as national classes - Super Sedans, Modified Production Sedans, Production Sedans, Street Stocks, ASCF Juniors.

ADDA is very concerned that as saloon/sedan car racing as a category of speedway would be the largest in terms of the number of competitors and when the strategic plan of the ASCF is also referred to in conjunction with the notification.

If this notification is granted with the current wording this will have serious impact on the various clubs and associations that are responsible for the classes that are listed as State Classes on the attachment recognised classes submitted by NASR.

ADDA summary of effect on the tracks, as those sanctioned by NASR are covered by the NASR public liability insurance scheme.

From the list of tracks submitted by NASR excluding the 5 kart only, Mud Racing, Drag Racing and burnout tracks.

Equals 117 tracks listed in total, with 20 listed as not currently operational, with the correction for Blackwater (Qld) track which is operational and NASR insured.

Which equals 97 operational, only 35 are not NASR insured.

State by State -	NASR	Non NASR
NSW	16	2
NT	5	nil
QLD	9	3
SA	8	nil
TAS	3	nil
Vic	13	10
WA	6	20
ACT	1	nil

In reference to Victoria and Western Australia quite a few of the tracks not insured by NASR have ASCF cars classes at these venues, most are club administered and promoted tracks with a high percentage of their members coming from the ASCF classes, many of these would have to apply to become NASR insured to be able to continue to operate with their current racing divisions and membership.

Which will further reduce the number of venues available to Non NASR licenced competitors or Non- NASR recognised classes.

In respect to Queensland of the 3 non NASR tracks only 1 "Roma" does not regularly have ASCF classes at their venue.

The geographical area of some states where there is a concentration of a number of tracks in relatively close proximity to each other, then the other tracks are a considerable distance apart. Example approximate distances from Brisbane to the other tracks in Queensland, distances taken from [www.racq.com.au](http://www.racq.com.au) trip planner.

Brisbane - to Toowoomba 130k, to Gympie 170k, to Kingaroy 210k, to Maryborough 250k, to Roma 470k, to Gladstone 530k, to Rockhampton 630k, to Blackwater 780k, to Mackay 970k, to Moranbah 1040k and to Cairns 1700k.

There are tracks all over Australia that have for a number of years only accepted NASR licensing for competition, not only the two tracks that have submitted the notifications as proposed conduct.

Overall ADDA are concerned that in regard to the ASCF notification that in the future those classes listed as state classes would cease to be recognised and then would no longer be able to compete at a NASR insured track. Already some of those state classes have ceased to exist an example being "Sprint Sedans".

It is in ADDA opinion, this probably would lead to a significant reduction in the number of competitors overall and thus the viability of some clubs and venues to continue to operate especially in country areas. Other businesses that supply goods to the venues, or clubs and associations and other businesses that supply parts or fuel to competitors or accommodation etc to visiting competitors would be affected.

When a racing category holds a major event especially in country areas, the local community benefit from the extra competitors and spectators attending the event.

There are other external economic factors, example being the cost of fuel, at this time that are effecting speedway, that is having a direct impact on the number of competitors and spectators at venues.

ADDA is very concerned as over the years information about how NASR is structured and operates has been selectively released by NASR both in content and released only to selective stakeholders in the sport.

Most of the time individual persons have paid a fee to the relevant government department either state or federal to purchase copies of documents that have been lodged and are available.

By having to obtain information this way has created a deep distrust of NASR and it's intentions, the way the notifications have been lodged is a prime example.

Concern also about;

- a) a document supplied by NASR as facts and evidence from the track owners manual in regard to One Day Licence/insurance is not the current policy but from 2006. One Day Licences/insurance are now only available to "B" class licence categories for competition and not all licence categories and the form supplied not being the current form.
- b) That the ASCF, SCCA, Corio Park Pty Ltd (Avalon Raceway), and Placide Pty Ltd (Perth Motorplex) are all shareholders of NASR Pty. Ltd ;  
With
  - the President of the ASCF Neil Sayer being a NASR Board member as a competitor representative and chairman of the NASR Board
  - the President of the SCCA Peter Mitchell being a NASR Board member as a competitor representative.
  - Jeff Drew from Avalon Raceway being a NASR Board member as a promoter representative.
  - Gavin Migro from the Perth Motorplex being a NASR Board member as a promoter representative.
- c) NASR inc, very little is known about this organisation, what it's purpose is, how it operates, who are the management committee and how they are elected, these are questions that have all been asked but never answered. The very persons ( licence holders) who are supposed to be members of this organisation know nothing about it other than what is printed on the Speedway Licence Form.

On behalf of the Management Committee and Members



Jacqueline Therese Lane  
Secretary.

List of attached documents.

1. Printout from NASR website of NASR Strategic Planning Report 2006.
2. Printout from ASCF website of ASCF Strategic Plan 2004
3. Printout from ASIC website re ASCF
4. Copy of NASR Club Licencing Procedures Season 07/08
5. Current One Day NASR Licence Form.
6. Photocopy of Licence Form for 2002 –2003
7. Photocopy of Licence Form for 2004 – 2005
8. Photocopy of Licence Form for 2005 – 2006.
9. Copy of Speedway Personal Accident Insurance Comparison.
10. Photocopy of the first 10 pages of FAS group Personal Accident Policy received by our association in 2004.
11. Copy of QBE speedway injury policy PDS as supplied by NASRto be distributed to members for the 2004/05 applications.
12. Copy of QBE Sports Insurance PDS with ADDA Policy Endorsement attached.
13. Copy of ADDA membership/licence/insurance application form.
14. Copy of OAMPS – Sports Insurance Proposal Form
15. Copy of a QBE claim which is issued to injured ADDA members fill out and return to the broker.

# NASR STRATEGIC PLANNING REPORT 2006

## 1. INTRODUCTION

Members of the NASR Board and National Council met with representatives of Australian speedway competitor divisions, promoters and other stakeholders on Sunday 22nd October 2006 to review NASR's achievements over the 2003/2006 planning period and to develop a new NASR Strategic Plan for 2006/2009.

## 2. REVIEW OF NASR's PERFORMANCE 2003 - 2006

NASR General Manager Tim McAvaney welcomed delegates to the conference and reviewed NASR's achievements over the previous three years. The 2003/2006 NASR Strategic Plan includes 11 KRA's (Key Result Areas) or broad strategic goals which form the framework of the plan. Tim's assessment of NASR's performance against each of these for the 2003/2006 planning period is summarised below. The priority which the 2003 strategic planning conference set for each KRA (high or low) is also indicated.

### **KRA 1 (High): Increased unity and stakeholder commitment**

- NASR conducted 2006 National Speedway Safety Conference
- Revival of ASPA
- NASR **represented** speedway at the 2005 Australian Motor Sport Show and the 2005 Australian Speedway and Karting Expo
- WASC and NASR (WA) co-located
- Formation of National Super Sedan Series
- NASR visits to over 80 tracks
- NASR membership has increased from 6,000 to 10,000

### **KRA 2 (High): Maintenance of NASR financial viability**

- Significant improvement in NASR financial position
- NASR now owns its office premises
- Dividends paid to shareholders
- Expressions of interest from stakeholders to purchase NASR shares
- Office/Financial Manager appointed Feb 2004
- NASR is investing in speedway, not accumulating funds

### **KRA 3 (High): Improved communications with NASR stakeholders**

- Communications Manager appointed May 2006
- Website updated weekly
- NASR News published twice each year
- Information provided to media to promote speedway
- NASR reports presented at competitor group conferences, meetings and safety seminars

**KRA 4 (High): Maintain current downward trend in insurance claims by 25% pa**

- National Medical Adviser appointed
- Revision of medical examination for licenses
- Head and neck restraints introduced for sprint cars
  - Resulted in 40% reduction in neck injuries
- Significant reduction in PA claims (296 claims over last eight years, 18 in 2005/2006)
- NASR target to reduce PA claims by 25% almost achieved
- Development of Risk Audit Tool
- 172 PL claims over last 14 years but no claims in last 3 years
- NASR target to reduce PL claims by 25% has been exceeded

**KRA 5 (Low): Promote and coordinate junior involvement in speedway**

- JQMA class introduced with NASR approval
- NASR Junior Development Program reviewed and issued
- NASR sponsor of perpetual trophy winner for Australian ASCF/SSA Junior Title
- Junior NASR licensed drivers increased from 350 to 560 between 2004/05 and 2005/06
- Kangan Batman TAFE building two junior cars for 2006/07
- Submission to NSW Dept. of Sport and Recreation to align NSW junior sedan driver age with other States

**KRA 6 (High): Include 90% of speedway participants under NASR insurance**

- PA insurance integrated with NASR licenses from 2005/06
- NASR licenses increased from 7,137 in 2004/05 to 9,000 in 2005/06
- 85% -90% of speedway participants now covered by NASR licenses
- 60% of all speedway tracks are now insured through NASR

**KRA 7 (High): NASR national accredited training scheme for officials and competitors**

- ASCF implemented national and training scheme for all ASCF officials
- Amalgamation of all division race rules into one book to be published Mar 07
- Rule book will provide basis for national official accreditation scheme
- NASR has trained over 1,100 safety team members

**KRA 8 (Low): Develop standard operating procedures for development of speedway**

- Track Operators Manual updated in Feb 06
- Drug and Alcohol Policy published Oct 05
- NASR Club Administration Manual to be issued May 07
- NASR participated in development of "Risk Management in Motor Sport" guidelines



**KRA 9 (Low): Develop minimum standards to comply with government standards**

- Liaised with Work Safe Victoria at Avalon track
- Changes to Avalon track infrastructure and procedures
- Meetings with Victoria Work Safe senior management
- NASR a member of Australian Amusements Leisure and Recreation Association (AALARA)

**KRA 10 (Low): Achieve government recognition as peak body for speedway**

- Australian Sports Commission recognises CAMS as peak body for all car racing
- NASR seeking “Delegation of Authority” for Australian speedway through CAMS from FIA
- NASR will be first international speedway body recognised by FIA
- NSW Government Motor Sport Act includes NASR as authority for speedway

**KRA 11 (Low): Achieve rationalisation of speedway classes**

- NASR Board policy to permit no new classes unless business plan approved
- Introduction of criteria for new classes
- 110 Speedway divisions identified, many very similar
- NASR seeking support from promoters to rationalise classes
- Consultation with ASCF and RSA to identify existing sedan classes
- NASR and ASCF working together

Tim McAvaney concluded his presentation by highlighting the significant progress NASR has made on many of the above KRAs during the 2003/06 planning period. He commended stakeholders on their contribution to NASR’s achievements during the previous three years and identified compliance with OH&S regulations and attracting new people to speedway as major challenges for the next planning period.

### **3. MISSION STATEMENT**

Conference participants reviewed the NASR mission statement and agreed that it should recognise the need for growth in speedway and also include NASR’s aspiration to be and be recognised as the peak body for speedway racing in Australia.

Participants developed the following statement:

*To provide unity, leadership, direction and growth as the recognised peak body for speedway racing in Australia*

*by*

- *Developing standards in safety, training, presentation and performance*  
*Improving the profile and establishing a promotional image for the industry*
- *Coordinating, standardising and developing management skills at all levels.*

#### **4. STAKEHOLDER BENEFITS**

NASR exists to serve its competitors, officials, member organisations and other stakeholders. Accordingly, it is important that when implemented the NASR Strategic Plan deliver benefits critical to members and stakeholders and that the KRAs in the plan should focus on delivering these benefits.

Prior to developing KRAs for the 2006 – 2009 Plan conference participants were divided into stakeholder groups and asked to identify key benefits these groups want from NASR in particular and speedway in general.

Stakeholder groups and the benefits they identified are listed below.

##### **Spectators**

- Value for money
- Quality programs
- A safe and exciting sport
- Excellent facilities
- Good presentation of cars
- Quality food

##### **Government (all levels including police/emergency services)**

- Safe and fair racing
- Compliance with environmental regulations
- Control of noise, dust and other pollutants
- Appropriate operating hours and land use
- NASR and affiliated associations are compliant with all government regulations and standards
- Government wants speedway/NASR to self-regulate

##### **Club Associations/National Bodies**

- Risk Management
- National safety standards
- National licensing
- Training for drivers, mechanics and officials

##### **Competitors**

- Tighter licensing requirements (especially for mechanics)
- Insurance
- Reduced costs to competitors/better value for money
- Better promotion of sections
- Rationalisation of classes
- Better communication between competitors and promoters
- National unification of specifications for Junior racing

##### **Promoters**

- Licensed competitors
- Effective PL insurance
- Track Operators Manual
- Penalties for substandard tracks

- Rationalisation of classes
- Support with implementation of OH&S
- Standard racing rules

#### **Officials**

- Safe working environment
- Recognition through training and accreditation by NASR
- Single accreditation process to manage multiple classes
- National grading system for officials
- Cooperation from promoters
- Respect and support for their role
- Standard guidelines and racing rules

#### **Sponsors**

- Value for sponsorship investment
- Market research to match sponsors with speedway demographic
- Closer cooperation/interaction between sponsors and NASR

#### **Media**

- Notification of events in advance
- Human interest stories
- Event reports sent ASAP after events
- Stories/information from speedway
- Media facilities at tracks

Participants were asked to keep these benefits in mind when developing KRAs for the new strategic plan.

## **5. KEY STRATEGIC ISSUES**

Prior to the NASR 2006 Strategic Planning Conference a questionnaire was circulated to members of clubs and associations asking them to identify the key issues which the 2006 Strategic Plan should address. Responses to the questionnaire were analysed and presented to the conference.

After discussions the results of the questionnaire were consolidated under the following headings. (A full list of items included under each heading is contained in Appendix 1).

1. Promotion of speedway as entertainment
2. Recognition of NASR as peak body
3. Track management
4. Safety
5. Rationalisation of classes
6. National administration of speedway
7. Junior development
8. Future insurance strategies
9. Conduct of racing
10. Communication strategies

11. Relationships between State bodies and NASR

These items were placed on a Critical Strategic Issues (CSI) matrix in order to prioritise them in terms of their urgency (vertical axis) and significance (horizontal axis) for speedway. This matrix is reproduced below.

**CSI MATRIX**

**P O T E N T I A L   I M P A C T**

		<b>Low</b>	<b>Significant</b>	<b>Major</b>
<b>E N C Y</b>	<b>High</b>		<b>High Priority</b> <ul style="list-style-type: none"> <li>• Recognition of NASR as peak body</li> <li>• Future insurance strategies</li> <li>• Promotion of speedway as entertainment</li> </ul>	<b>High Priority</b> <ul style="list-style-type: none"> <li>• Safety</li> <li>• Conduct of racing</li> </ul>
	<b>Med</b>		<b>Medium Priority</b> <ul style="list-style-type: none"> <li>• Track management</li> <li>• National administration of speedway</li> <li>• Junior development</li> </ul>	<b>Medium Priority</b> <ul style="list-style-type: none"> <li>• Communication strategies</li> <li>• Relationships between State bodies</li> </ul>
	<b>Low</b>		<b>Low Priority</b> <ul style="list-style-type: none"> <li>• Rationalisation of classes</li> </ul>	

## 6. KEY RESULT AREAS

Participants developed 10 KRAs (Key Result Areas) or objectives for NASR based on the issues listed above. These KRAs are the broad strategic goals which form the framework of the NASR Strategic Plan 2006 -2009.

These KRA's are listed below together with implementation strategies. The priority which the conference placed on each KRA (high, medium or low) is also indicated.

### **KRA 1 (High): NASR will develop and implement promotional strategies to raise the profile of speedway as entertainment.**

1. Strengthen awareness of the NASR brand through a range of communication and advertising initiatives.
2. Implement a standard market research tool to increase understanding of the speedway demographic.
3. Develop a national branding / communications strategy.
4. Promote speedway as a family activity.

### **KRA 2 (High): NASR will continue to foster and further develop its recognition as the peak body for speedway racing in Australia.**

1. Pursue FIA Delegation of Authority.
2. Develop effective dialogue with government agencies at Federal, State and Local levels.
3. NASR will establish/ maintain communications with government agencies, track operators, sponsors and other stakeholders.
4. Establish a national administration hub to service the needs of the speedway industry
5. Pursue recognition as a National Sporting Organisation by the Australian Sports Commission (ASC)

### **KRA 3 (Medium): NASR will establish and monitor implementation of best practise track management policies and procedures.**

1. NASR will coordinate regular track auditing and provide written feedback reports.
2. NASR will encourage compliance with Track Operators Manual.
3. NASR will continue to improve and update the Track Operators Manual.

### **KRA 4 (High): NASR will implement the recommendations of the NASR National Safety Conference 2006.**

1. The National Safety Advisory Committee will evaluate, prioritise and recommend implementation of outcomes from the National Safety Conference 2006.

**KRA 5 (Low): NASR will achieve rationalisation of classes by limiting the number of classes and act as a mediator to bring current similar classes together.**

1. Foster partnerships with promoters to limit new classes.
2. Facilitate discussions with non national classes to implement phased amalgamation.
3. Limit NASR licensing availability to non NASR classes.
4. Encourage non-national classes to conform to existing national body specifications.

**KRA 6 (Medium): NASR will promote and coordinate junior involvement in speedway racing.**

1. NASR and ASCF will develop strategies to increase junior involvement in speedway.
2. NASR and JQMA will develop strategies to increase junior involvement in speedway.
3. Development of National Standards to cover specifications, ages and licensing.
4. Development of public speaking and personal presentation training courses for junior competitors.

**KRA 7 (High): NASR will maintain the current downward trend in the cost of premiums and number of claims to achieve a target of zero claims by 2009.**

1. Increase frequency of tracks audits with regular follow up of outcomes.
2. Encourage tracks to increase their track grading.
3. Implement NASR "5 Star" Track Grading system.
4. NASR will assist in facilitating compliance with relevant Government legislation.

**KRA 8 (High): NASR will fast-track a uniform national training, accreditation and licensing system for competitors and officials.**

1. NASR will develop a national training scheme in consultation with tracks and affiliated competitor groups.
2. NASR will negotiate with tracks and affiliated competitor groups to ensure all officials and competitors participate in training programs.
3. NASR will coordinate delivery of training programs to all officials and competitors and ensure recognition of completed training.
4. Continued development of National Racing Rules.
5. Rationalise current licensing systems to create a unified national system.

**KRA 9 (Medium): NASR will continue to improve communication with members and stakeholders at all levels.**

1. Continue to maintain and promote the NASR website as a source of information.
2. Continue to publish and distribute NASR News three times per year.
3. Continue to promote two-way communication between NASR and all stakeholders.
4. Continue implementation of NASR signage at NASR tracks.

**KRA 10 (Medium): NASR will increase State Branch involvement and participation in NASR initiatives.**

1. Facilitate further improvement of two-way communication between the NASR National office and the NASR State branches and between each State branch.
2. Establish biannual administrators meetings and establish a quarterly reporting system.
3. Work with the State branches to promote and develop the benefits of NASR membership at State and National level to all participants in the sport.
4. NASR National body to work with the State branches to identify, develop and implement procedures to further assist and improve the sport.

## **APPENDIX 1**

### **KEY STRATEGIC ISSUES ANALYSIS**

Listed below are the key issues identified by NASR stakeholders in response to the 2006 NASR Strategic Planning Questionnaire.

#### **1. PROMOTION AND RECOGNITION OF SPEEDWAY**

- Grow corporate involvement
- Pursue Government (eg Australian Sports Commission) funding
- Attract new competitors
- Improve community awareness
- Improve television coverage
- **Cross promotion between tracks**, competitor divisions and NASR
- Improve presentation of speedway to public
- Possible closure of capital city tracks
- Gain recognition with Government and peak racing bodies
- Develop three and half hour entertainment packages
- Competition from alternate entertainment and sports
- Electronic media coverage
- Industry to become Professional

#### **2. TRACK MANAGEMENT**

- Standard of track facilities
  - Major races held at higher standard venues
  - Encourage minimum track standards
  - Must have minimum standards for fire fighting and rescue equipment
  - Continuous track inspections
- Regulation of sport – self imposed or imposed from outside
- Compliance with OH&S and operating procedures
  - Education and training
  - Continue with risk audits
- Improve facilities
  - Competitors
  - Sponsors eg corporate facilities
  - Fans eg toilets, seating, food outlets
- Keeping operational costs at lowest level possible
  - Develop and share ways of keeping costs down
  - Effect of increased claims on premiums

#### **3. SAFETY**

- Responsibility for safety issues
- Minimum safety standards
- Continual safety training
- Upgraded facilities
- **Implement recommendations of NASR 2006 Safety Conference**



4. **RATIONALISATION OF CLASSES**
  - National unification to specific number of classes
  - NASR to sanction classes
  - Rationalise like divisions to make stronger car numbers
  - Input required from all stakeholders
  - Limit/stop emergence of new divisions
  - ASCF to change voting system – one driver, one vote
  - Promoters to support only sanctioned classes
  
5. **MANAGEMENT OF SPEEDWAY**
  - Clear and authoritative leadership from controlling body
  - Unity of all stakeholders
  - **One governing body representing speedway**
    - Create speedway hub
    - NASR to provide all division administration
  - Encourage all tracks to join one industry body
  - Manage ACCC anti-competitive issues
  - **Prevent individual and personality formed groups from taking over classes**
  
6. **JUNIOR PROGRAMS**
  - Support Junior Division development
  - Implementation of JQMA program
  - **Develop induction and education programs**
  
7. **INSURANCE**
  - **Public Liability Insurance**
    - Cost issue for smaller tracks
    - Clarification of insurance policy coverage
    - Cost and affordability
  - **Personal Accident Insurance**
    - Price of driver insurance
  - Need to ensure non-NASR policies are as good as NASR products
  - People must be responsible for their own actions
    - Concern on bogus insurance claims
  - Need to protect insurance premiums from global market changes
  
8. **CONDUCT OF RACING**
  - **Standard race rules**
    - Universal understanding
    - Uniform rules State to State
    - Common flags at all venues
  - Amalgamation of racing licenses, steward licenses and rule book
  - **Image and profile**
    - Severe penalties for violence, abuse and bad sportsmanship
  - **Finding and keeping volunteers**
    - Subject to abuse from drivers and crew
    - Stewards to enforce discipline

**9. COMMUNICATIONS**

- Improve communications
  - Between NASR, tracks, competitor groups, public
  - Between promoters and competitors
  - Between NASR and State Offices
  - Between NASR and clubs

**10. NASR STATE BODIES**

- State Bodies to be informed of all developments
- Ensure grass root tracks and competitors are heard at Board level
- Utilisation of State Body funding
- State Bodies to assist improvement of clubs and track
- NASR support to each State branch

# AUSTRALIAN SALOON CAR FEDERATION

## STRATEGIC PLAN 2004

### 1. BACKGROUND

The ASCF, formed in 1968 with the aim to standardise the rules for all speedway sedan divisions throughout Australia, is now the largest Speedway association in Australia with over 6000 members.

There are currently five national categories sanctioned by the ASCF, namely Junior Sedans, Modified Production Sedans, Production Sedans, Street Stocks and Super Sedans.

A Saloon Car World website has been developed to provide all ASCF-affiliated racing divisions with comprehensive coverage throughout the world utilising the latest internet technology and expertise.

#### ***Recommendation 1:***

**It is recommended that the Vision and Mission Statements be changed to read:**

### 2. VISION

The ASCF is the leading governing organisation in speedway sedan racing; fostering, promoting and uniting the sport throughout Australia.

### 3. MISSION

The ASCF provides unified management of:

- Accreditation
- Racing rules
- Safety standards
- Specifications and
- Training

for speedway sedan racing in Australia.

Read together the ASCF Vision and Mission Statements provide a clear overview of the purpose and functions of the organisation.

### 4. ASCF NAME CHANGE

During initial discussion the question was raised whether the Australian Saloon Car Federation was still the most appropriate name for the organisation. In particular, the point was made that the name contains no reference to speedway racing to distinguish it from hard track racing organisations. A number of alternative names were suggested including the Australian Speedway Sedan Federation. At the conclusion of the workshop, however, participants recommended Speedway Sedans Australia as the new name for the ASCF.

#### ***Recommendation 2:***

**It is recommended that a motion be presented to the next ASCF Annual General Meeting seeking to change the name to "Speedway Sedans Australia".**

### 5. ASCF STAKEHOLDER BENEFITS

Participants agreed that affiliation with ASCF is voluntary and therefore if the ASCF is to be the "the leading governing organisation in speedway sedan racing; fostering, promoting and uniting the sport

## AUSTRALIAN SALOON CAR FEDERATION Strategic Plan 2004

throughout Australia” it must provide genuine value for all stakeholders in the sport of speedway sedan racing so that they choose to be affiliated and support the aims and initiatives of the ASCF. Participants were asked to identify the major stakeholders in speedway racing and to determine the value or benefits which ASCF must provide them if they are to recognise and support ASCF as the governing body of the sport in Australia.

The key stakeholders for the ASCF were identified as follows:

- Drivers
- Car Owners
- Track Owners/Operators
- Spectators
- Officials
- Sponsors
- Clubs
- NASR
- Suppliers
- Government
- Other Stakeholders

The key benefits that stakeholders seek from ASCF were identified as follows:

- Standard specifications for all sedan classes
- Standard racing rules
- Professionally managed speedway sedan racing throughout Australia
- Training and accreditation of officials
- Training for crews and drivers
- Improved communication between ASCF and all its stakeholders.

### ***Recommendation 3:***

**Given that ASCF’s primary objective in this planning period is to consolidate its position as the leading, governing organisation in speedway sedan racing in Australia, the new ASCF Strategic Plan should focus primarily on delivering these six benefits to stakeholders. A focus on these benefits will yield ASCF maximum progress towards its primary objective in return for the resources invested.**

## **6. CRITICAL STRATEGIC ISSUES ANALYSIS**

Prior to the workshop all ASCF members were invited to complete a questionnaire to identify the major issues, which the ASCF needs to address in the immediate future. The reason for distributing a questionnaire prior to the workshop was to ensure that all members had an opportunity to contribute their ideas to the workshop. The questionnaire also gave workshop participants time to think carefully about key issues rather than ‘putting them on the spot’ at the meeting and expecting them to generate ideas without advance notice. Many of the issues identified were the same as those identified in the stakeholder benefits analysis.

Participants were asked to review these issues as well as the results of the stakeholder analysis and develop a single agreed list of issues to be addressed in the ASCF Strategic Plan.

This discussion produced a list of 10 issues, which were placed on a CSI (Critical Strategic Issues) matrix in order to prioritise them in terms of their likely impact on the organisation and the urgency with which they need to be addressed.

## AUSTRALIAN SALOON CAR FEDERATION Strategic Plan 2004

The results of the CSI analysis placed the 10 issues in the following order:

1. Unifying speedway sedan racing divisions and other governing bodies in Australia under the management of ASCF.
2. Achieving uniformity of specifications and consistency in their application.
3. Achieving control of all speedway sedan divisions in Australia.
4. Promoting and maintaining driver involvement in speedway sedan racing (including junior development).
5. Developing comprehensive risk management policies to minimise ASCF's exposure to risk and reduce insurance related costs.
6. Work with NASR to further develop the promotion of speedway racing.
7. Promoting speedway racing as a sport and ASCF as its leading governing organisation.
8. Developing a common set of racing rules for all speedway racing and achieving consistency in their application.
9. Providing fully accredited officials for all speedway divisions and achieving consistency in the application of racing rules.
10. Developing one licence for all racing divisions and a standard licence fee.

### 7. ASCF KEY RESULT AREAS

Participants were then asked to review this list of issues as well as the stakeholder benefits developed above and prepare KRAs (Key Result Areas) for ASCF. KRAs identify broad outcomes which the organisation wishes to achieve during a given planning period. KRAs are then broken into more specific objectives, strategies and actions which form the content of the strategic plan. The key issues listed above were developed into the following set of KRAs and objectives.

- 1. ASCF will unify speedway sedan racing divisions and other governing bodies in Australia under the management of ASCF.**
  - a) The restructured ASCF will convene a workshop with non aligned sedan groups to facilitate their association with ASCF 10/04.
  - b) ASCF will integrate the top ten non aligned sedan groups into its structure by 3/05.
- 2. ASCF will achieve uniformity of specifications and consistency in their application.**
  - a) Identify all non ASCF speedway sedan racing groups by 7/04.
  - b) Contact all non ASCF in groups regarding unification of specifications by 9/04.
  - c) Unification of specifications will be achieved by 3/07.
  - d) All ASCF scrutineers will be accredited by 7/05.
- 3. ASCF will achieve control of all speedway sedan divisions in Australia.**
  - a) ASCF will conduct an organisation review and implement a new structure by 9/04.
  - b) ASCF will liaise with State bodies and non aligned sedan groups and promoters to develop a strategy/planned to integrate all competitor bodies into the ASCF structure by 3/05.
  - c) ASCF will achieve integration of all relevant non aligned groups by 3/07.
- 4. ASCF will promote and maintain driver involvement in speedway sedan racing (including junior development).**
  - a) ASCF will develop and implement a national promotion and education program involving schools and Education Departments to develop driver and crew technical and personal skills by 3/05.
  - b) ASCF will negotiate with suppliers for the provision of junior cars to enable junior drivers and crew to participate in race meetings by 9/05.
  - c) ASCF will develop a guide for new adult and junior drivers to advise them of the various racing options available to them by 3/05.

**AUSTRALIAN SALOON CAR FEDERATION**  
**Strategic Plan 2004**

- 5. ASCF will develop comprehensive risk management policies to minimise its exposure to risk and reduce insurance related costs.**
  - a) ASCF will develop a Risk Management Manual (incorporating up to date risk management policies and procedures covering all Health, Safety and Environment requirements) in conjunction with NASR by 9/04.
  - b) ASCF will implement safety training for crews, drivers and officials by 9/04.
  - c) ASCF will develop a comprehensive risk assessment of speedway sedan racing to enable a whole of sport insurance scheme to be put in place.
  
- 6. ASCF will work with NASR to further develop the promotion of speedway racing.**
  - a) ASCF will develop a speedway sedan racing Marketing and Promotion Plan with NASR by 3/05.
  - b) ASCF will work with NASR to rationalise classes and minimise the number of non aligned racing groups by 2/07.
  - c) ASCF and NASR will develop promotional packs for drivers and crews to assist them secure sponsorships by 9/04.
  - d) ASCF will develop a promotional pack for clubs to assist them market and promote speedway sedan racing by 9/04.
  - e) ASCF will develop a media campaign to promote speedway sedan racing by 9/04.
  
- 7. ASCF will promote itself as the leading controlling body of speedway racing and will also promote the racing divisions.**
  - a) The news page on the ASCF web site will be used to actively promote the ASCF- immediate.
  - b) Drivers meeting at national race meetings will be used to promote the ASCF- ongoing.
  
- 8. ASCF will develop a common set of racing rules for all speedway racing and achieve consistency in their application.**
  - a) ASCF will develop a common set of ASCF speedway sedan racing rules for the whole of Australia by 9/04.
  - b) ASCF will convene meetings with other national classes to develop a common racing rulebook by 3/05.
  - c) National racing rules will be developed by 3/06.
  - d) An ASCF national racing rules training and ongoing assessment program will be in place by 9/05.
  
- 9. ASCF will provide fully accredited officials for all speedway divisions and achieve consistency in the application of racing rules.**
  - a) ASCF will initiate a dialogue with other competitor groups to implement a common set of accreditation standards by 9/04.
  - b) ASCF will appoint a qualified accreditation officer by 7/04.
  - c) The ASCF Accreditation Officer will develop accreditation standards which clearly define accreditation requirements and implement an accreditation training program by 9/04.
  - d) The first accreditation workshop to accredit State officials will be held by 9/05.
  - e) The development and full implementation of accreditation standards will be completed by 7/07.
  
- 10. ASCF will develop one licence for all racing divisions and a standard licence fee.**
  - a) ASCF will approach all national 4 wheel bodies to assess interest in a single NASR licence and a standard fee by 9/04.
  - b) A proposal with costings will be presented to NASR by 3/05.
  - c) ASCF will negotiate a fee with NASR which will be reimbursed to each licensing body participating in the scheme by 6/05.
  - d) The new licence system will be in place by 7/05.

**AUSTRALIAN SALOON CAR FEDERATION**  
**Strategic Plan 2004**

**8. SETTING STRATEGIC PRIORITIES**

The 6 key issues identified in the stakeholder analysis (standard specifications, standard racing rules, professional management of speedway sedan racing, training and accreditation of officials, training of drivers, and improved communication between ASCF and stakeholders) are addressed in KRAs 1, 2, 5, 8, and 9. Notwithstanding the results of the CSI analysis these KRAs should be a priority during the new planning period.

***Recommendation 4:***

**It is recommended that the ASCF focus on the achievement of KRAs 1, 2, 5, 8, and 9 to achieve maximum progress towards its primary objective to be the leading governing body of speedway sedan racing in Australia. It is also recommended that KRA 3 be a priority since the achievement of this KRA is essentially a precondition for the achievement of the others listed.**

**9. NEXT STEPS**

1. Once the ASCF Board has approved the ASCF Strategic Plan the selected KRAs and Objectives should be developed further to include action plans and placed in a Gantt chart to facilitate management of their achievement.
2. Project teams should be established to take responsibility for the achievement of each KRA and a project team leader should be appointed. As much as possible the ASCF Executive should avoid taking responsibility for actual task completion, rather they should focus on managing the process to ensure that all project teams remain on track.
3. It is most important that the completed ASCF Strategic Plan is available to all stakeholders and that regular progress updates are provided so that the stakeholders can see that ASCF has a clear direction and is making positive progress.

**ASIC**Australian Securities & Investments  
Commission**National Names  
Index**Index of corporate and  
business names

SEARCH TIPS

Extracted from ASIC's database at AEST 15:40:49 on 27/03/2008

**Name** ASCF SPEEDWAY SEDANS AUSTRALIA INC.**ARBN** 108 732 538**Type** Registered Australian Body**Registration Date** 15/04/2004**Next Review Date** Unknown**Status** Registered**Locality of Registered  
Office** Thornlie WA 6108**Jurisdiction** Australian Securities & Investments Commission**Former Name(s)** AUSTRALIAN SALOON CAR FEDERATION INCORPORATED

These are the documents that ASIC has most recently received from or in relation to this organisation. Page numbers are shown if processing is complete and the document is available for purchase.

<b>Date</b>	<b>Number</b>	<b>Pages</b>	<b>Description</b>
28/09/2005	022382255	12	<b>490A Change</b> to Officeholders of a Registered Body Appoint/cease Directors - Registered Body
14/02/2005	021192287	15	412 Certified Copy of Constitution (Registrable Australian Corporation)
14/02/2005	021135494	1	409 Notification Of 409A Change of Name 409B Change in Constitution

COMPLETE DOCUMENT LISTING

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# **NASR Club Licencing Procedures**

**Season 07/08**

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## Club Licencing Procedure

### 1. DISTRIBUTION OF FORMS

*Distribution of forms is as follows:*

- **Drivers & Junior Drivers** (excluding Vintage & Extraneous Events Drivers) Licence Application & Health Statement/Medical
- **Vintage & Extraneous Event Drivers** Licence Application & Medical Waiver
- **Mechanics & Officials (including Juniors)** Licence Application

All forms can be obtained by contacting NASR Head Office on (08) 8139 0777 or on the NASR website [www.nasr.com.au](http://www.nasr.com.au) → Information → Forms.

### 2. PHOTOS

*Photos are required to accompany Licence Applications as follows for:*

- All new NASR members.
- **Juniors** – a **current** photo to be supplied every year.
- Junior progressing to Senior – the year an applicant moves from Junior division to Senior division they **must** supply a current photo.
- Seniors – must supply a new photo every three (3) years.
- Please ensure applicants name is printed on the back of photo.
- Only 1 photo per applicant is required.
- **DO NOT STAPLE PHOTOS IN THE MIDDLE OF PICTURE, PLACE STAPLE ON EDGE.**

### 3. LICENCE APPLICATION FORMS (Form FO 13/05)

- Ensure Section 2 of the application form is completed in full by the applicant and **MUST** include the racing division.
- Ensure Section 4 of the application form is completed in full by all applicants under 18 years of age. Consent Statement **must** be signed by the parent/guardian to be valid.
- Club Officer to complete Section 6 of **ALL** application forms. To save time it would be worthwhile to obtain a stamp with the club details.
- Ensure “Photo”, “Medical” and “Proof of age” are marked appropriately in Section 6 and all relevant photos and attached to the application form. Licences **will not** be processed until all relevant information & documentation is received.
- Only complete “Club Fees enclosed” portion of Section 6 if club fees are included in payment to NASR.
- **Ensure applicant has signed and dated the application form.**

### 4. LICENCE UPGRADES

If a member wishes to upgrade their original licence to a higher licence category then the following procedure needs to be followed:

- Complete Speedway Licence Upgrade Form (Form FO 21/06)
- A medical will need to be supplied if upgrading from a mechanics, officials or junior mechanics licence to a drivers licence.

Please be aware that an additional fee of \$10.00 is payable when upgrading.

## 5. 2006/07 SILVER CARD WINNERS

Silver Card winners receive a complimentary NASR Licence for the upcoming season. A separate application form (Form FO 22/06) has been produced specifically for Silvercard winners. The form is printed on grey paper. A letter for the recipient, outlining details and procedures, will be attached to the application form. This will either be sent directly to the recipient or to the respective club/governing body for distribution.

NASR **will not** issue a Silvercard/complimentary licence if a Health Statement/Medical is not received with the application form.

Recipients have been requested to lodge their applications with their club for forwarding to NASR for processing. Please note that payment of the NASR licence is **not required** from a Silvercard winner.

## 6. COLOUR BLINDNESS FLAG TEST

*If you have member who is colour blind please complete a Flag Test form.*

- Form to be completed by a Club Official.
- Attached completed form to the member's application and medical and forward for processing.
- Forms can be accessed from our website – [www.nasr.com.au](http://www.nasr.com.au) – Information – Forms or contact our office to request one.
- **A colour printer is required when printing this form from the website.**

By completing this form prior to sending in the application it will eliminate any hold up's with the processing and return of the licence.

## 7. HEALTH STATEMENTS/MEDICALS (Form FO 14/05)

- Health Statements must be supplied annually by all drivers.
- Medicals are required to be supplied by all drivers (except for Vintage & Extraneous Event Drivers).
- **A copy of a medical obtained during the previous season can be resubmitted if done so within 15 months of original medical being obtained by applicants 40 years and under only.**
- If over 40 years of age a medical examination must be undertaken annually.
- Vintage & Extraneous Event Drivers need to complete a Medical Waiver only.
- It may be an idea to encourage Drivers to take a copy of the NASR Medical Standards to their Practitioner  
[www.nasr.com.au](http://www.nasr.com.au) - Forms - NASR Forms

**Remember that medicals are not valid if they have been dated 3 months or more prior to NASR Head Office receiving them.**

**Please ensure copies of new medicals are kept by the eligible applicants for resubmission for the following season.**

## 8. PROOF OF AGE

Proof of age will be required by:

- All drivers 40 years of age and under submitting a copy of the previous years medical.
- All Juniors (Drivers, Mechanics and Officials).

Proof of Age can be a copy of:

- State Drivers Licence
- Birth Certificate
- Passport
- Student Card
- Proof of Age Card

**Proof of age will be required once only and will be recorded on the NASR database for future years.**

9. **CLUB SUMMARY FORMS** (Form FO 15/05)

Club Summary Forms ***MUST*** be completed when submitting licence applications. This assists in the reconciliation of the applications received. It allows us to identify any errors, whether it is a calculation or a missing application.

*Listed is an outline on completing the Club Summary Forms:*

- Complete all contact details in full.
- Number each summary consecutively. Do this at “*Summary No.*” which is located top right hand corner of the form. This will assist us in filing the summaries and it will allow us to locate details more efficiently if there is a query.
- List all names & details of applicants as per example on form. If more space is required then please use reverse side of form.
- Separately list applicants paying by cheque (Section 1) or credit card (Section 2). It is preferable for a club cheque to be sent as payment instead of individual applicants cheques.
- Total amount owing to be recorded at Section 3.
- Attach applications in order as listed on summary.

10. **FAST TRACK CLUB SUMMARY FORMS** (Form FO 16/05)

Use specific ‘Fast Track’ Club Summary forms only for applicants who wish to fast track their application. The fee for a fast track application is \$50.00. Please include this fee in the amount payable column. Follow the above instructions (5. Club Summary Forms) for completion of this form.

Also be aware that any applicant who contacts NASR Head Office to request their details be faxed to a track because their licence has not been processed will also incur a \$50.00 fast track fee. This fee will be required to be paid either by Credit Card over the phone or by Direct Debit prior to the track being notified.

11. **FORWARDING OF LICENCES TO NASR**

- Return Club Summaries and applications to your governing body, if required, to then be forwarded to NASR eg: State ASCF/Sprintcars If you are not required to forward your forms to a governing body please forward them direct to NASR.

**It is important that Club Summary Forms and applications are forwarded to NASR Head Office or your governing body on a regular basis. During peak season (mid August to December) it is advisable to send your forms weekly. By doing this your club members will avoid having to pay the \$50.00 fast track fee.**

12. **RETURN OF LICENCES TO MEMBERS BY CLUBS**

- NASR will endeavor to process licences within 7 to 10 working days of receiving the application, during peak season.
- Licences will be returned directly to the Club Officer listed on the Club Summary Form, unless other instructions have been received from clubs/governing bodies.
- A lanyard will be supplied for *new* members, unless requested.
- A “Summary Advice” will be included notifying the number of licences that have been returned.
- **Distribution of licences, lanyards and any other documentation should occur immediately to the member.**

The following will be enclosed with the licences: ***Please note: Lanyards, this season, are for new members only, unless requested.***

- Drivers: Lanyard, sticker, and NASR Speedway Race Rules & Regulations.  
(excluding SCCA & ASCF Drivers)
- All other licences: Lanyard & sticker.
- Juniors Pit entry restriction information

### 13. REPLACEMENT LICENCES/LANYARDS

In the event a licence or lanyard needs to be replaced then the following charges will be incurred:

- Licence \$10.00 each
- Lanyard \$10.00 each

Payment is required prior to the replacement licence/lanyard being issued. Payment can be made via credit card (over the phone) or by posting a cheque or money order. Replacement licences/lanyards will be sent direct to the member.

### 14. ONE DAY PIT MEMBERSHIP BOOKLETS

These memberships are designed to cover visitors in the pit area who have not purchased a yearly NASR Membership. Personal Accident Insurance is included with the purchase of a One Day Pit Membership.

- Each booklet contains 10 membership applications @ \$5.00 per membership.
- Each booklet costs \$50.00.
- **Booklets to be pre-purchased** by Club/Track from NASR Head Office.
- Includes personal accident insurance for the event date stated on the membership form.
- Each membership is in triplicate.
  - i. Applicant White Copy
  - ii. Club/Track Yellow Copy
  - iii. NASR Green Copy
- NASR copy to be returned no later than 7 days after completion of attended meeting.

### 15. ONE DAY LICENCES

One Day Licences should *not be issued for regular speedway competition*, but are designed for celebrity events, persons wanting to try out the sport and other non-regular competition. Only two (2) One Day Licences can be purchased per competitor per season.

**PLEASE NOTE** One Day Licences can *only be issued by NASR National Office or the State Body*. Clubs/Tracks will not be able to issue day licences and should make sure that all competitors have organised any licencing requirements in advance. **Applicants are required to sign the Conditions of Use section. (See below for guidelines.)**

**One Day Licences** – NASR has formulated a new One Day licence policy after consultation with the NASR National Council and a cross section of competitor groups and tracks. The new policy restricts the availability of One Day licences for competition purposes. The new policy reads: A one day licence will only be available for open competition for B category licenced divisions and non racing activity for all divisions for the 2007/08 season. From July 1 2008 one day licences will only be available for non racing activity (practice events.) The policy means that for the coming season, one day licences are only available for practice events or B licenced division competition. One day licences are not available for ‘AA’, ‘A’ or ‘ASCF’ competition. From July 1. 2008, one day licences will only be available for practice events for *ALL* divisions. This policy will ensure that all drivers adequately meet all of the criteria prior to participating in any racing event. This includes medical examinations and meeting club pre-requisites such as driving tests, club membership and car registration.

The criteria for day licences is as follows:

#### **\$ 30.00 One Day Licence:**

- Purchased no later than one (1) week prior to the intended race meeting from State or National Office.
- The maximum fee of \$30.00 can be deducted from the cost of a NASR Licence at the discretion of NASR National Office.
- A medical waiver is required to be completed and signed along with the One Day Licence application.
- Payment and completed forms are to be returned to NASR State or National Office for authorization at least one week prior to the race meeting.

## **\$ 50.00 One Day Licence:**

A \$50.00 One Day Licence can be issued to persons who have not given sufficient time to NASR to process their licence application. This fee is in line with the \$50.00 fast track fee.

- Purchased less than one (1) week prior to the intended race meeting.
- The fee will **not** be deducted from the cost of a NASR Licence.
- A medical waiver is required to be completed and signed along with the One Day Licence application

## **16. BULK OFFICIALS LICENCES**

These licences are designed for tracks to cover volunteers who assist at meetings on the infield, on an irregular basis, such as Push Car drivers, medical staff etc.

- Available for Tracks to purchase.
- Valid for a maximum of 10 meetings per season (1<sup>st</sup> July to 30<sup>th</sup> June).
- Fully transferable.
- Become the property of the Track.
- Track Logo will be placed on the front of each licence.
- Individually numbered.
- Sign In – Sign Out spreadsheet supplied.  
A copy of the completed spreadsheet is to be returned to NASR within seven (7) days after the race meeting.
- \$30.00 per licence

When purchasing Bulk Officials Licences please supply:

- List of all possible members names that could be using a Bulk Officials Licence during the season.
- Advice of how many licences are required.
- Copy of Track Logo – this can be emailed.

## **17. FOLLOW UP LETTERS**

The 'Follow Up' letter has been designed to remind clubs/associations of any outstanding criteria for its members. Please note, the letters are sent out at the start of each month and will cover any outstanding information for the previous months. The letter will feature the member's name, date it was received in Head Office and what we need to complete their application e.g.: new photo, medical etc.

Members are not considered to be covered by the NASR Policy until their application has been completed. To ensure those who have paid receive their licence cards we would greatly appreciate if you could follow up on this request as soon as possible.

## **18. ADDITIONAL INFORMATION**

**Speedway Racing Rules** – In consultation with competitor groups NASR is preparing a new national racing rules book which will become effective for the 07/08 racing season. More information will be released after the June 07 Conferences.

**Membership Benefits** – Don't forget to take full advantage of our Membership benefits which not only include Personal Accident Insurance with purchase of licences, but also Entertainment Books, Choice Hotels discount and PBF Australia reduced rate membership.





# National Association of Speedway Racing

## One Day NASR Licence

*Please Print Clearly*

Applicant's Name \_\_\_\_\_

Address \_\_\_\_\_

Post Code \_\_\_\_\_

Phone No. \_\_\_\_\_

Date Issued \_\_\_\_/\_\_\_\_/\_\_\_\_ (Office Use Only)      One Day Licence Number \_\_\_\_\_ (Issued by National/State Office)

Event Date \_\_\_\_\_ Two Day Event \_\_\_\_\_ (Consecutive Days Only)

Venue \_\_\_\_\_

Division \_\_\_\_\_

Applicant's Signature \_\_\_\_\_

**Conditions of Use:** Applicants are required to check with the relevant racing body to ensure acceptance of a day licence. Can only be used for practice or competition in a 'B' or 'E' category. (ie; not available for competition in AA, A and ASCF categories.)  
 Please sign to accept conditions of use. Applicant signature \_\_\_\_\_

**By purchasing a One-Day Licence, drivers will receive Personal Accident cover as a part of their day licence and membership**

Fee Payable **\$30 / \$50** *Please Circle*      Date Paid \_\_\_\_\_

*Please Note: A charge of \$30 only applies if Day Licence is purchased more than a week in advance. Less than a week is a \$50 charge.*

I am paying by:       Cash       Cheque/Money Order

Credit Card (details as below)

Visa       MasterCard      Total Credit Card Amount \$ \_\_\_\_\_

Card No.                          Expiry   /

Name on Card       Card Holder's Signature

### The below waiver MUST be read and signed

**ONE DAY LICENCE DRIVER, WAIVER OF LIABILITY ASSUMPTION OF RISK AND INDEMNITY AGREEMENT AND DECLARATION**

DECLARATION:

I, ..... One Day Licence No.: .....

hereby acknowledge and accept full responsibility for my fitness to drive or be a passenger in a race vehicle for racing purposes on speedway race tracks for this day only. I believe that I am of a fitness level that is adequate for the purpose and accept full responsibility for my actions, (voluntary and involuntary) while driving a race vehicle, and declare that there is absolutely no reason to suggest that I would not be fit for that purpose.

I understand that if I have any doubts in relation to signing this document, then I should refrain from signing and have a doctor give me a full medical report to satisfy my concerns.

**Please note:** The signing of this waiver does not preclude you from any payments under the personal accident scheme.

SIGNED..... DATE.....

WITNESSED AND SIGNED BY CLUB OFFICER OR NASR NATIONAL/STATE OFFICER

SIGNED..... DATE.....

NAME OF CLUB OFFICER.....

Office to complete

Approved By \_\_\_\_\_ (NASR National or State Body Only)

*Issuing Officer to Sign*

\_\_\_\_\_      NASR Stamp or Signature

*Issuing Officer to Print Name*

## Speedway Personal Accident Insurance Comparison

<b>BENEFIT</b>	<b>NASR</b> QBE Insurance (Aust) Limited	<b>ADDA</b> QBE Insurance (Aust) Limited	<b>NDRA</b> SLE Worldwide Australia Pty Ltd.
Capital Benefits	\$75,000	\$75,000 Event 1 – Death - No Dependants \$10,000	\$50,000
Capital Benefits if under 18 years	\$30,000	\$75,000 Event 1 – Death – No Dependants \$10,000	\$10,000
Weekly Benefits	\$700 per week	\$700 per week	\$500 per week
Benefit Period	104 weeks	52 weeks	52 weeks
Non Medicare Expenses	\$5000	\$5000	\$2000 includes Ambulance benefit
Ambulance Benefit	\$5000	-	-
Unemployed or Pensioner Assistance/Temporary Disablement for non-income earners	\$200 per week to a maximum 52 weeks	-	\$200 per week to a maximum 52 weeks
Funeral Benefits	\$7,500	\$2,500	\$2,500
Student Allowance/ Home Tutorial	\$350 per week	\$350 per week to a maximum 26 weeks	\$350 per week
Rehabilitation Costs	\$25,000	-	\$5,000 (includes Home and Vehicle Modifications)
Lifestyle Modification	\$15,000	-	-
Home Assistance/ Emergency Home Help	\$200 per week (maximum 104 weeks)	\$350 per week (maximum 26 weeks)	\$5,000 maximum
Parent Inconvenience Expense/ Out of Pocket Expenses	\$20 per day to a maximum \$2,000 (non- income earners)	\$25 per day to a maximum \$1,500 (hospitalisation of student)	\$20 per day to a maximum \$2,000 (non-income earners)
Confinement to Bed			\$200 per week (non – income earners)
Broken Bones Benefit	\$10,000	-	-
Insured Persons	All NASR members	Registered members of the Association	Members of the Association who have elected to take the cover Age Limitation 5 to 70 years

Source:

Summary of cover information – Personal Injury Scheme 2007 – NDRA Website ([www.ndra.com.au](http://www.ndra.com.au))

- Cover Summary 07/08 – Group Personal Injury – NASR Website ([www.nasr.com.au](http://www.nasr.com.au))
- Schedule of Insurance – Group Personal Accident to 1/7/2008 – documents supplied by ADDA (Australian Dirt Driver’s Association)



# FAS ACCIDENT PLAN AND SPEEDWAY LICENCE FORM 2002 - 2003



NATIONAL ASSOCIATION OF SPEEDWAY RACING  
184 MAGILL RD NORWOOD SA 5067

## DETAILS OF APPLICANT (TO BE COMPLETED BY ALL APPLICANTS) PLEASE PRINT

CHRISTIAN NAMES		SURNAME	
ADDRESS			
POSTCODE	EMAIL	NASR / FAS NO.	
HOME PHONE	WORK PHONE	MOBILE PHONE	FAX NO.
CLUB		OCCUPATION	
BUSINESS NAME AND ADDRESS			
YOUR RACING SECTION IS: (MUST BE COMPLETED BY ALL APPLICANTS)			
JUNIOR ONLY		DRIVER/OFFICIAL/MECHANIC - D. OF BIRTH	PARENT/ LEGAL GUARDIAN MUST SIGN:

### APPLICATION FOR FAS PERSONAL ACCIDENT INSURANCE

PLEASE TICK APPROPRIATE BOX	Driver Standard \$42 <input type="checkbox"/>	Mechanic Standard \$20 <input type="checkbox"/>	Junior Mechanic \$10 <input type="checkbox"/>	Official Standard \$20 <input type="checkbox"/>
Junior Car Driver \$15 <input type="checkbox"/>	Driver Deluxe \$70 <input type="checkbox"/>	Mechanic Deluxe \$35 <input type="checkbox"/>	Sub Junior Driver \$10 <input type="checkbox"/>	Official Deluxe \$35 <input type="checkbox"/>
I require more information	TOP UP COVER <input type="checkbox"/>	24 HR ACCIDENT COVER <input type="checkbox"/>	<b>PRIVACY ACT - PRIVACY STATEMENT</b> FAS respects your privacy and is subject to the Privacy Statement of NASR/FAS. Should you wish to view the Privacy Statement in full please contact the NASR Office.	
SIGNATURE:		DATE:		
BENEFICIARY: Full name and Address of beneficiary:-				

### APPLICATION FOR SPEEDWAY LICENCE (PLEASE TICK)

<b>DRIVERS</b>	<b>PIT CREW/OFFICIALS</b>	
AA Driver \$70 <input type="checkbox"/>	C Pit Crew \$30 <input type="checkbox"/>	C Officials \$30 <input type="checkbox"/>
A Driver \$55 <input type="checkbox"/>	JM Jnr Mech \$15 <input type="checkbox"/>	<b>Applicable State Fees to be added to all Licence Fees</b>
B Driver \$35 <input type="checkbox"/>	JD Jnr Driver \$25 <input type="checkbox"/>	

#### DRIVERS TO SIGN

I agree to faithfully observe and abide by the rules and regulations of NASR Inc., and any National or State Regulatory Bodies of the division in which I compete. I hereby accept responsibility for the actions of my crew while at speedway meetings.

SIGNATURE:

DATE:

#### MECHANIC AND OFFICIALS TO SIGN

I agree to faithfully observe and abide by the rules and regulations of NASR Inc., and any National or State Regulatory Bodies of the division in which I compete.

SIGNATURE:

DATE:

FAS ACCIDENT PLAN AND SPEEDWAY LICENCE FORM

2004 - 2005



NATIONAL ASSOCIATION OF SPEEDWAY RACING  
184 MAGILL RD NORWOOD SA 5067



DETAILS OF APPLICANT (TO BE COMPLETED IN FULL BY ALL APPLICANTS) PLEASE PRINT

CHRISTIAN NAMES		SURNAME	
ADDRESS			
POSTCODE	EMAIL	NASR / FAS NO	
HOME PHONE	WORK PHONE	MOBILE PHONE	FAX NO.
CLUB		OCCUPATION	
RACING SECTION: (MUST BE COMPLETED BY ALL APPLICANTS—Drivers, Mechanics & Officials)			
JUNIOR ONLY	DRIVER/OFFICIAL/MECHANIC - DATE OF BIRTH	PARENT/ LEGAL GUARDIAN MUST SIGN:	

APPLICATION FOR NASR LICENCE (INCLUDES FAS PERSONAL ACCIDENT COVER)

<b>AA Driver \$150</b> <input type="checkbox"/> Sprintcars, Speedcars, Late Models	<b>B Driver \$105</b> <input type="checkbox"/> Entry level classes Inc. Fender Benders, Karts Street Stockers, Bombers, & other low powered cars	<b>JD Jr Driver \$52</b> <input type="checkbox"/> <b>JM Jr Mechanic \$36</b> <input type="checkbox"/> <b>V Vintage \$80</b> <input type="checkbox"/> All Classic Drivers (demonstration only)
<b>A Driver \$125</b> <input type="checkbox"/> V8 Dirt Modifieds, F500 Compacts, Litres, V6 Sprints AMCA, Modifieds, Super Rods, GP Midgets, all other V8 and high powered Divisions	<b>ASCF Driver \$115</b> <input type="checkbox"/> All ASCF Drivers Inc. all State ASCF classes (excluding Juniors)	<b>C Mechanics \$72</b> <input type="checkbox"/> <b>C Officials \$72</b> <input type="checkbox"/>

FAS PERSONAL ACCIDENT INSURANCE COVER ONLY

Driver \$70 <input type="checkbox"/>	Mechanic \$45 <input type="checkbox"/>	Official \$45 <input type="checkbox"/>	Junior Driver \$25 <input type="checkbox"/>	Junior Mechanic \$20 <input type="checkbox"/>
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<b>EXTRAS COVER</b>		<b>PRIVACY ACT - PRIVACY STATEMENT</b>	
I require more information <input type="checkbox"/>	TOP UP COVER <input type="checkbox"/>	24 HR ACCIDENT COVER <input type="checkbox"/>	NASR/FAS respects your privacy and is subject to the Privacy Statement of NASR/FAS. Should you wish to view the Privacy Statement in full, please contact the NASR Office.

**BENEFICIARY:** Full name and address-

COMPULSORY APPLICANT SIGNATURE AND DATE

<b>DRIVERS TO SIGN</b>	
I agree to observe and abide by the rules and regulations of NASR Inc., and any National or State Regulatory Bodies of the division in which I participate. I hereby accept responsibility for the actions of my crew while at speedway meetings. I participate with the understanding that motor racing is dangerous and I could get hurt or worse.	
SIGNATURE:	DATE:
<b>MECHANICS/OFFICIALS TO SIGN</b>	
I agree to observe and abide by the rules and regulations of NASR Inc., and any National or State Regulatory Bodies of the division in which I participate. I attend races with the understanding that motor racing is dangerous and I could get hurt or worse.	
SIGNATURE:	DATE:

### NATIONAL ASSOCIATION OF SPEEDWAY RACING PO BOX 269, STEPNEY SA 5069

**TAX INVOICE**  
ABN: 11 373 518 738

Office Use Only

Card No.: _____
NASR No.: _____

**SECTION 1 - APPLICANTS DETAILS** (to be completed in full by applicants)

**PLEASE PRINT CLEARLY**

Surname		Given Names	
Postal Address			Post Code
Email		Occupation	Date of Birth
Home Phone	Work Phone	Mobile	Fax
Club		<input type="checkbox"/> Male	<input type="checkbox"/> Female
Racing Section - eg Sprintcar, F500, Kart etc. Please state if multiple classes eg: F500/Karts (Must be completed by all applicants)			
Beneficiary	Full Name	Address (If same as applicant write "As Above")	

**SECTION 2 - LICENCE CATEGORIES** (Tick applicable box)

All prices are GST inclusive

<b>AA Driver \$160</b> <input type="checkbox"/> Sprintcars, Speedcars Late Models	<b>B Driver \$110</b> <input type="checkbox"/> Entry level classes inc. Fender Benders, Karts, Bombers Street Stockers, Crash N Bash and other low powered cars	<b>JD Junior Driver \$52</b> <input type="checkbox"/>  <b>JM Junior Mechanic \$36</b> <input type="checkbox"/> All Junior applicants require Parent /Legal Guardian signature at Section 5
<b>A Driver \$130</b> <input type="checkbox"/> V8 Dirt Modifieds, F500 Compacts, Litres, V6 Sprints AMCA, Modifieds, Super Rods GP Midgets, all other V8 and high powered divisions.	<b>ASCF Driver \$120</b> <input type="checkbox"/> All ASCF Drivers Inc. all State ASCF classes (excluding Juniors)	<b>C Mechanic \$75</b> <input type="checkbox"/>  <b>D Officials \$75</b> <input type="checkbox"/>  <b>E Extraneous Events \$80</b> <input type="checkbox"/> eg Demo Derby
<i>Personal Accident Insurance is provided by NASR with licence.</i>	<b>V Vintage \$80</b> <input type="checkbox"/> All Classic Drivers (demonstration only)	<i>This form will become a Tax Invoice for GST when your application is accepted and you receive your licence.</i>

**SECTION 3 - EXTRAS COVER** (Tick applicable box)

**SECTION 4 - MEMBER BENEFIT** (Tick box)

I require more information regarding:

TOP UP COVER     24 HR ACCIDENT COVER

I wish to purchase an Entertainment Book **\$60**

Please deduct \$10 discount from your licence fee in SECTION 5, only if purchasing Entertainment Book

**SECTION 5 - PAYMENT DETAILS**

<b>Payment Summary:</b>		I am paying by:	
Licence Fee \$ _____		<input type="checkbox"/> Cash (only to be made at your club)	
Entertainment Book \$ _____		<input type="checkbox"/> Cheque (to be made payable to NASR)	
Discount \$ _____		<input type="checkbox"/> Money Order (to be made payable to NASR)	
<b>Total Payable \$ _____</b>		<input type="checkbox"/> Credit Card - details as below	
		<input type="checkbox"/> Visa	<input type="checkbox"/> Bankcard <input type="checkbox"/> Mastercard
Card No: <input style="width: 100px; border: none; border-bottom: 1px solid black;" type="text"/> <input style="width: 100px; border: none; border-bottom: 1px solid black;" type="text"/> <input style="width: 100px; border: none; border-bottom: 1px solid black;" type="text"/> <input style="width: 100px; border: none; border-bottom: 1px solid black;" type="text"/>		Expiry Date: <input style="width: 30px; border: none; border-bottom: 1px solid black;" type="text"/> <input style="width: 30px; border: none; border-bottom: 1px solid black;" type="text"/> / <input style="width: 30px; border: none; border-bottom: 1px solid black;" type="text"/> <input style="width: 30px; border: none; border-bottom: 1px solid black;" type="text"/>	
Name on Card: <input style="width: 150px; border: none; border-bottom: 1px solid black;" type="text"/>		Cardholders signature <input style="width: 150px; border: none; border-bottom: 1px solid black;" type="text"/>	



**Please attach passport size photo.**  
**Please print name clearly on reverse side of photo.**  
 Junior to supply a recent photo every year.  
 New photo required every 3rd year.

Office Use Only

Date received: \_\_\_\_\_

MEMBER ENQUIRIES (08)8361 2522

QBE Mercantile Mutual Limited ACN 087 142 569  
FAS GROUP PERSONAL ACCIDENT POLICY  
Policy No 63 A007872 PAD

Received  
16/2/04  
J-

Period of Insurance  
FROM: 31/3/01 to : 31/3/02 at 4.00 p.m. Standard time at the Policyholder's address

THIS is your QBE Mercantile Mutual Group Personal Accident Policy. Please read it carefully to make sure that the cover provided meets with your requirements. If you do not understand the Policy Conditions or have any inquiries, please contact your Broker or Agent.

CONDITIONAL UPON THE PAYMENT OF PREMIUM, QBE Mercantile Mutual Limited agree to pay benefits in the manner and to the extent described in this policy.

**DEFINITIONS**

WE, OUR, US means QBE Mercantile Mutual Limited ABN 28 087 142 569 who act as agents for the Insurers, QBE Insurance (Australia) Limited ACN 003 191 035 and Mercantile Mutual Insurance (Australia) Limited ACN 000 456 799.

THE INSURED is the Federation of Australian Speedway and/or all persons nominated under the Policy

**THE INSURED PERSONS**

CATEGORY ONE (1) Drivers, Riders, Mechanics Officials and Visitors who have nominated for cover under this Policy and/or Persons whose name appears in summaries provided to Federation of Australian Speedway.

CATEGORY TWO (2) All National and State Executives, employees and officials of the Federation of Australian Speedway, John Hughes and all accompanying partners whilst on Authorised Business Travel as defined in the Certificate.

CATEGORY THREE (3) All drivers, riders, mechanics and officials who have selected Top Up cover

CATEGORY FOUR (4) Overseas drivers and riders whilst in Australia as declared.

SCOPE OF COVER shall be whilst attending an Authorised Event or Meeting organised by, recognised by or under the direct control of the Federation of Australian Speedway and/or any of its affiliates, including necessary and direct travel to & from such Authorised Event or Meeting.

DIRECT TRAVEL TO means a journey commencing at the intended departure point to attend an Authorised Event or Meeting and ceases at the intended destination; but excludes any Injury sustained during overnight stays, extended breaks in travel and any activity not directly related to the journey.

DIRECT TRAVEL FROM means journey commencing from an Authorised Event or Meeting and ceases at the intended destination; but excludes any Injury sustained during overnight stays, extended breaks in travel and any activity not directly related to the journey.

**AUTHORISED EVENT OR MEETING** means;

- (a) any duly authorised event or race meeting
- (b) any practice meeting authorised by a Club or Track operator, provided that normal support services and/or crews are present at the track during the practice session(s).
- (c) any duly authorised scrutineering or machine examination whether at the track or elsewhere, providing that the venue away from the track is authorised by the usual Vehicle Examining Authority.
- (d) any state or national conferences or seminars to which delegates are appointed.
- (e) any duly authorised club committee or annual general meeting.

**INJURY** means bodily injury suffered by the Insured Person caused by an accident occurring after the commencement date of this Policy and whilst it is in force, but excludes injury resulting from illness, sickness or disease of any kind whether or not an injury was a contributing factor to the illness, sickness or disease.

**PERIOD OF INSURANCE** means the period during which the Policy or any renewal is in force.

**PERMANENT TOTAL DISABLEMENT** means the inability directly and solely as a result of Injury (caused other than by loss of limb or eye) from engaging in any occupation for which the Insured Person is fitted by reason of education, training or experience, which has lasted for a period of at least twelve (12) consecutive months and which will continue permanently.

**TEMPORARY TOTAL DISABLEMENT** means the inability directly and solely as a result of Injury and occurring within twelve (12) months thereof, of the Insured Person from carrying out all the normal duties of his or her usual occupation or when the Insured Person engages in more than one occupation, all of them.

**TEMPORARY PARTIAL DISABLEMENT** means the inability directly and solely as a result of Injury of the Insured Person to carry out a substantial part of all the normal duties of his or her usual occupation(s).

**BENEFIT PERIOD** is the maximum period as specified in Section B for which Temporary Total and Partial Disablement Benefits are payable in respect of any one Injury.

**EXCLUDED PERIOD OF CLAIM** means the period at the beginning of any period of Temporary Total or Partial Disablement during which no Benefits are payable and which is set out in Section B.

**EARNINGS** means in the case of an employee the gross weekly base rate of pay exclusive of overtime payments, bonuses, commissions or allowances averaged over the prior twelve (12) months or over such shorter period as the Insured Person has been continuously employed, and in the case of any other person the average weekly gross income derived from personal exertion after deducting all expenses necessarily incurred in deriving that income, averaged over the period of twelve (12) months or over such shorter period as the Insured Person has been engaged in his or her usual occupation(s).

**EXCESS** means a sum of money which an Insured Person may be required to contribute to the amount of any claim, or the initial period for which no benefits are payable under Additional Benefits under this Policy. Any amount payable is shown in the applicable Section of the Certificate.

**JOURNEY** (for the purpose of Category 2, Sections F to N of the Policy) is Authorised Business Travel as defined in the Certificate.

## INFORMATION ON GOODS AND SERVICES TAX

This policy has provision for payment of Goods and Services Tax by us in relation to claims depending on the type of claim as set out in the Goods and Services Tax Clause shown in the Claims section.

## THE BENEFITS

If an Insured Person suffers Injury or loss from an Event defined under any Section of this policy We will pay the Benefits set out in that Section in the circumstances and happening of occurrences described but subject to the GENERAL TERMS, CONDITIONS AND EXCLUSIONS of this Policy and also those contained in each Section.

## EXPOSURE

Capital Benefits and Weekly Benefits for Temporary Total Disablement resulting from Injury shown in this Policy are payable with respect to any condition resulting from exposure to the elements as a consequence of an Insured Person suffering an Injury.

## DISAPPEARANCE

If an Insured Person is travelling and his or her means of transportation disappears, sinks or is wrecked and his or her body has not been found within one year, We will presume that the Insured Person has died as a result of Injury and will pay the Capital Benefit accordingly.

## CAPITAL BENEFITS

- (a) Any Event referred to in any Schedule of Capital Benefits in this Policy must occur within twenty four (24) months of the date of Injury.
- (b) Any Capital Benefit payable under this Policy shall be reduced by the amount of any other Capital or Weekly Benefit we have paid in connection with the same Injury if the total of the amounts is in excess of \$50,000 for Standard benefits and \$60,000 for Deluxe benefits.

**GEOGRAPHICAL LIMITS:** Worldwide

## AGGREGATE LIMIT OF LIABILITY

For any one accident or series of accidents resulting from any one event We shall not be liable for any amount in excess of \$5,000,000. In the event that all benefits payable exceed the Aggregate Limit of Liability benefits will be payable in respect of each Insured Person on a pro-rata basis.



## GENERAL TERMS AND CONDITIONS

The following apply to the extent relevant to the Sections selected by the Insured and applicable to this Policy as set out in the Schedule.

1. The Insured must give immediate notice to Us of any alteration in the Policyholder's business or any change in the nature of business carried out.
2. It is a condition of this Policy that We be allowed at Our own expense to conduct a medical examination of any Insured Person whose state of health gives rise to a claim or the payment of Benefits under this Policy and such examination may be conducted from time to time. In the case of death, We may arrange at Our own expense to have a post mortem examination conducted.
3. If any claim under the Policy is made fraudulently or if any fraudulent means or devices are used to obtain any Benefit under the Policy, We shall be under no obligation to pay any Benefits and We shall be entitled to take such action with respect to the Policy as is available to Us at law.
4. Any person entitled to Benefits under this Policy is bound by all provisions of the Policy.
5. The Insured may cancel this Policy at any time upon giving written notice and We shall refund any premium due calculated by reference to the unexpired period of the term. We may cancel this Policy at any time by giving written notice if the Insured shall be in breach of any of the provisions of the Policy, including any provision relating to the payment of premium, or for any other reason available to Us at law. Upon cancellation by Us, We shall refund any premium referable to the unexpired Period of Insurance.
6. All Benefits shall be payable to the Insured and we shall not be liable in any way for or in connection with the dispersal of such Benefits by the Insured.
7. Where an Insured Person has paid an annual premium, cover under the Policy shall be for the twelve month period from the date payment has been made by the Insured Person to the Federation of Australian Speedway, notwithstanding that the period may extend beyond the expiry date of this Policy.
8. It is understood and agreed that the Insured shall keep a record of the names and dates of attendance of all visitors and shall if requested submit the relevant books and records for inspection by Us.
9. The maximum amount payable to any one Insured Person for any one Injury resulting in a claim under both Sections A & B is \$50,000 in respect of standard cover and \$60,000 in respect of deluxe cover, subject always to the Aggregate Limit of Liability.
10. In the event the Insured Person is entitled to receive any benefit from:
  - (i) any insurance required by or under law or
  - (ii) any Workers' Compensation or
  - (iii) statutory transport accident compensation schemewe have the right to recover any money paid by us as Weekly Benefits. The Insured, Insured Person or any other person entitled to benefits under this policy shall not hinder these rights and must give all information and co-operation as we may require
11. Additional units of Top Up cover can only be purchased if the Insured Person has selected Deluxe cover under Section B.

## **CLAIMS – WHAT YOU NEED TO KNOW WHEN MAKING A CLAIM**

1. When something happens that might lead to a claim, you must:
  - Tell us promptly
  - Tell the police, transport provider, hotel or other authority and obtain a copy of that report
  - Send us your claim form as soon as possible
  - Provide us with any information about the claim that we ask for including
    - reports from police, transport provider, hotel or other authority
    - doctor's reports
    - accounts and receipts
    - valuations and proof of ownership
    - letters or notices you receive from anyone else about your claim
    - a letter from the travel agent setting out the charges incurred if your claim is for cancellation fees or lost deposits.
2. If you can claim from anyone else and we also pay you, then you must tell us. You cannot claim from us and them.
3. We have the sole right to make admissions, settle any claims against you and defend you. We may refuse to protect you if you admit fault, make any offer of payment or defend a claim in court without our consent.
4. You must assist us even after we have paid your claim if
  - We want to recover the amount of any payment from any one who caused you to suffer loss or damage, or
  - If we want to defend you against an allegation that you caused someone else loss or damage. This could include attending the court to give evidence and allowing us to sue in your name.
5. We pay all claims in Australian Dollars
6. Where we pay a claim and you are liable to pay tax under the New Tax System (Goods and Services Tax) Act 1999 in respect of that claim, we will cover you for the cost of that tax, less any Input Tax Credits that you may be able to claim from the Australian Taxation Office for replacing the indemnified goods. Under this clause the maximum amount we will pay under each Section includes this Tax.

## **THE CODE PRACTICE**

We support the General Insurance Code of Practice. The Code aims to raise the standards of practise and service in the insurance industry. Further information about the Code is available on request.

### **If you have a concern or complaint .....**

We will do everything possible to provide a quality service to you, our customer. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you want to query or draw to our attention.

Our staff are always available to listen to you and to help where they can. If, after talking to a staff member, you want to take the matter further, we have a Complaints and Dispute Resolution Procedure which undertakes to provide an answer to your complaint within 15 working days.

If you are still not happy with our answer, or we have taken more than 15 working days to respond, you may take your complaint to the General Insurance Enquiries and Complaints Scheme (IEC), ie. an external Dispute Resolution Panel which can make decisions binding on us. IEC also has a Claims Review Panel, which adjudicate on claims.

Access to the Dispute Resolution process is free of charge to you. In addition, although we are bound by the panel's decision, you are not and you have a right to pursue the matter elsewhere if you disagree.

We will provide the contact telephone number and address of your local IEC office on request.

## EXCLUSIONS

Benefits are not payable for or in relation to any Injury or loss resulting from:

1. war whether declared or not, invasion, civil war, rebellion, or insurrection;
2. driving a motor vehicle or motor cycle whilst under the influence of intoxicating liquor or whilst having a percentage of alcohol in the breath or blood in excess of that permitted by law in the place where the occurrence took place (but subject to any applicable law to the contrary);
3. flying or engaging in any aerial activities other than as a fare-paying passenger in a licensed aircraft owned/and or operated by a recognised airline over an established air route;
4. intentional self-injury or suicide or any attempt at same;
5. childbirth, pregnancy or any complications arising from pregnancy
6. sickness, illness or disease
7. dental & optical expenses recoverable from any other source.
8. the criminal act of the Insured or an Insured Person
9. working on motor vehicles or motor cycles, except at the race track or in the pits, unless such work is undertaken by official scrutineers in the course of their official duties.
10. loading or unloading a trailer, carrying a motor vehicle, race vehicle or motor cycle, or part thereof, except at the race track, in the pits or during an Authorised Event or Meeting.

**SECTION A**  
**SCHEDULE OF CAPITAL BENEFITS**

**The Conditions**

For those Conditions selected from the Table of Benefits and which are shown in the Certificate We will pay the Capital Benefit expressed as a percentage of the Capital sum Insured set out in the Certificate for the Condition shown. Such Condition must result directly, solely and independently of any other cause from Injury and occur within twenty four months of such Injury.

**Capital Benefit as per Certificate**

**The Events**

**The Compensation as a percentage  
of the Capital Benefit**

1.	Death	100%
2.	Permanent Total Disablement (This benefit does not apply to persons over age 65)	100%
3.	Permanent & incurable paralysis of all limbs	100%
4.	Permanent and incurable insanity	100%
5.	Permanent total loss of entire sight of both eyes	100%
6.	Permanent total loss of entire sight of one eye	100%
7.	Permanent total loss of use of both hands or both feet	100%
8.	Permanent total loss of use of one hand or one foot	100%
9.	Permanent total loss of hearing in	
	(a) both ears	75%
	(b) one ear	15%
10.	Permanent total loss of lens of one eye	50%
11.	Permanent total loss of use of four fingers and thumb of either hand	70%
12.	Permanent total loss of use of four fingers of either hand	40%
13.	Permanent total loss of use of one thumb of either hand	
	(a) both phalanges	30%
	(b) one phalanx	15%
14.	Permanent total loss of use of fingers of either hand	
	(a) three phalanges	10%
	(b) two phalanges	8%
	(c) one phalanx	5%
15.	Permanent total loss of use of toes	
	(a) All - one foot	15%
	(b) Great - both joints	5%
	(c) Great - one joint	3%
	(d) Other than great, each toe	2%
16.	Fractured leg or kneecap with established non union	10%
17.	Shortening of leg by at least 5cm	7.5%
18.	Burns or disfigurement which extends to cover more than 50% of the entire body	40%
19.	Necessary surgical removal of internal organs - per organ	15%
20.	Permanent Disability not otherwise provided for in the Table of Benefits	

Such percentage of the Capital Sum Insured as We shall in Our absolute discretion determine as being in Our opinion not inconsistent with the Compensation provided under Conditions 2 - 19, but not exceeding 75% of the Capital Sum Insured.

**SECTION B**  
**SCHEDULE OF WEEKLY BENEFITS**

**TEMPORARY TOTAL DISABLEMENT RESULTING FROM INJURY**

	Amount	Excluded Period of Claim	Benefit Period
Temporary Total Disablement			
Standard	\$350	7 days	52 Weeks
Deluxe	\$500	7 days	52 weeks
Top Up (only available if Deluxe cover is selected)	\$100 per unit	14 days	52 weeks

Temporary Partial Disablement Benefits shall be limited to 30% of the amount selected for Temporary Total Disablement.

The benefit payable under this Section shall not exceed the Insured Persons pre-disability Earnings.

In the event the Insured Person is entitled to receive any amount from:

- (i) any insurance required by or under law or
- (ii) any Workers' Compensation or
- (iii) statutory transport accident compensation scheme

the benefits payable under this section shall be limited to that part of the benefit payable as is not covered by the first policy.

In the event the Insured Person is entitled to sick leave, benefits shall only be payable after sick leave entitlement is exhausted and thereafter for a maximum period of 52 weeks.

Disablement benefits for any one Injury shall be payable for the maximum period shown under the Benefit Period above provided that the Insured Person remains continuously disabled during that period.

## Additional Benefits payable as a result of Injury

1. Funeral Expenses - 100% reimbursement up to a maximum of \$5,000 for all Insured Persons.
2. Modification Benefit - where a benefit is payable under Section A, Events 2 - 5 We will also pay for the costs incurred to modify the Insured Persons' home or vehicle or relocation to a suitable home, subject to a maximum of \$10,000
3. Household Help Allowance (Non Income Earners) - We will reimburse 100% of costs for the hiring of domestic help as deemed necessary by the Insured Persons' medical practitioner and incurred as a result of an injury covered under this Policy up to \$350 per week for a maximum period of 52 consecutive weeks from the date a claim is accepted under this policy and subject to a seven (7) day excess.
4. Students Allowance - We will reimburse 100% of student tutoring and travelling costs as deemed necessary by the Insured Persons' medical practitioner and as a result of an injury covered under this Policy up to \$350 per week for a maximum period of 52 consecutive weeks from the date a claim is accepted under this policy and subject to a seven (7) day excess.
5. Parent Inconvenience Allowance - When an Insured Person who is under 16 years is hospitalised as a result of Injury, We will pay their parent(s) \$20 per day (subject to a maximum payment of \$2,000 and a 24 hour excess).
6. Optical Expenses - limit \$500 per claim. This Policy covers expenses not otherwise recoverable from any other source, however it does not cover expenses where Medicare provides a service.
7. Injury Assistance Benefit - (Applicable to Non Income Earners) In respect of Insured Persons not in receipt of a regular income it is agreed and declared that this Policy is extended to include reimbursement of 100% of actual non-medical related expenses for home help, child minding, family accommodation, hire of medical equipment and aids, travelling and the like; incurred as the result of Injury and which results in Temporary Total Disablement. The maximum amount payable is \$100 per week for a maximum period of 52 consecutive weeks from the date a claim is accepted under this Policy.
8. Unemployed Persons Benefit - In respect of Insured Persons who are registered as unemployed or in receipt of social security benefits who suffer Injury, in addition to other benefits the Insured Person will receive a weekly benefit of \$100 per week for a maximum of 13 weeks from the date of Injury.
9. Injury rehabilitation benefit - During any period of temporary total or temporary partial disablement which is as a result of an Injury, we will arrange and pay for a maximum period of 52 consecutive weeks from the date a claim is accepted under this policy for the following optional benefits, subject to the Insured Person's authority and agreement and an overall limit of \$25,000:
  1. Workers Return Assistance
    - (a) Professional assistance to improve the Insured Person's physical and emotional condition.
    - (b) Pain management therapy.
    - (c) **Work task analysis to determine** the need for special equipment and modifications.
    - (d) Provision of special equipment and modifications for the Insured Person's home and workplace to a maximum of \$5,000.
    - (e) Advice and assistance necessary to assist the Insured Person's gradual return to work.
  2. Vocational Assessment
    - (a) Assistance in the choice of a new job and placement in that job taking into account the Insured Person's interests, skills and disability and the labour market.
    - (b) Simulated work environment experience.
    - (c) Development of further work skills through education and on the job training.
  3. Personal and Family Counselling.
    - (a) Professional assistance to help the Insured Person cope with their disability and live an independent life.
    - (b) Financial Counselling.

such expenses not having been reimbursed under any other section of the Policy.

## SECTION E

### OUT OF POCKET NON MEDICARE EXPENSES BENEFIT

Should an Insured Person suffer Injury We will reimburse 100% of Medical Expenses incurred to a maximum of \$5,000.

"Medical Expenses" means expenses paid by an Insured Person occurring within twelve (12) calendar months of the date a claim is accepted for:

- Nursing Services administered by a legally qualified nurse;
- Physiotherapy, Chiropractor, Naturopathy, Osteopath;
- In-hospital services and hospital accommodation not exceeding the customary daily fees charged by the hospital for semi private accommodation;
- Ambulance services;
- Medical supplies
- Dental costs, but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Injury.

In the event of an Insured Person becoming entitled to a refund of all or part of such expenses from any other source We will only be liable for the excess of the amount recoverable from such other source.

We shall not be liable for any payment in respect of the rendering of a professional service for which Medicare benefit is, or would be payable in accordance with the Health Insurance Act.





# *Speedway Injury Policy*





## About This Booklet

This booklet contains 2 separate sections:  
Part A and Part B.

### Part A – Product Disclosure Statement (PDS)

Part A of this booklet contains a Product Disclosure Statement (PDS). The PDS is designed to assist you to make informed choices about your insurance needs. It gives a summary of the significant benefits and risks associated with this product (you should refer to Part B – Terms and Conditions for full details). The PDS also contains information about costs, our dispute resolution system, your cooling off rights and other relevant information, including other rights, terms, conditions and obligations attaching to this product. Please read Parts A and B of this booklet carefully.

### Part B – Policy Terms and Conditions

Part B of this booklet contains the Policy Terms and Conditions, which detail all the terms, conditions and exclusions relating to the Policy. It is Part B which forms part of your legal contract with us.

If we issue you with an insurance policy, you will be given a Policy Schedule. The Policy Schedule sets out the specific terms applicable to your cover and should be read together with the Policy Terms and Conditions.

The Policy Terms and Conditions and the Policy Schedule we send to you form your legal contract with us so please keep them in a safe place for future reference.

If you require further information about this product, please contact your Financial Services Provider.

## About QBE Mercantile Mutual

QBE and Mercantile Mutual have formed a joint venture by combining their respective general insurance businesses.

QBE and Mercantile Mutual are household names in Australian insurance with a combined experience of over 230 years. Backed by sizeable assets, both organisations are strong, financially secure, and well respected

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About QBE Mercantile Mutual

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# PART A – PRODUCT DISCLOSURE STATEMENT (PDS) FOR SPEEDWAY INJURY POLICY

## Insurers

The Policy is underwritten by:

QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney – 50% and Mercantile Mutual Insurance (Australia) Limited ABN 35 000 456 799 of 347 Kent Street, Sydney – 50%

This means each Insurer is only responsible for its 50% share.

In arranging and effecting this Policy, QBE Mercantile Mutual Limited ABN 28 087 142 569, AFS Licence No. 237916 will be acting under authority given to it by the Insurers. It will be acting as agent of the Insurers, not as your agent.

The PDS is issued by QBE Mercantile Mutual on behalf of the Insurers. All Insurers take full responsibility for the contents of the whole of the PDS.

Other documents may form part of the PDS. Any such documents will be dated and will include a statement identifying them as part of the PDS. If any major omissions, updates or corrections need to be made to the PDS a Supplementary PDS may be provided. In either case the relevant document will be provided to you with the PDS.

## Significant Benefits and Features

We believe the most significant benefits of this insurance policy are that it offers cover for losses as a result of injury during the time of operation of cover.

“Time of Operation of Cover” means when the Policy operates and unless it is shown otherwise in the Policy Schedule will be while an insured person is actually engaged in officially sanctioned activities involving

attending an authorised event or meeting organised by, recognised by or under the direct control of the insured, including necessary and direct travel to & from such authorised event or meeting. The direct travel covered is limited to

- a journey commencing at the departure point to attend an authorised event or meeting and ceases at the intended destination, but excludes any injury sustained during overnight stays, extended breaks in travel and any activity not directly related to the journey
- a journey commencing from an authorised event or meeting and ceases at the intended destination, but excludes any injury sustained during overnight stays, extended breaks in travel and any activity not directly related to the journey.

The Policy provides a choice of cover. You can choose any or all of the following types of cover:

- Section A - Capital Benefits
- Section B - Weekly Benefits – Injury
- Section C – Injury Assistance Benefits
- Section D – Non Medicare Medical Expenses.

The Policy provides:

- lump sum payments (if you have chosen cover for capital benefits) for accidental death and other listed conditions which result from an injury during time of operation of cover,
- periodic payments (if you have chosen cover for weekly benefits - injury) to replace income that is lost following an accident which occurs during time of operation of cover,
- injury assistance benefits (if you have chosen this cover) where the injury occurs during time of operation of cover,
- non Medicare medical expenses (if you have chosen this cover) incurred as a result of injury where the injury occurs during time of operation of cover.

## The Policy does not cover certain things.

Claims may be refused in certain circumstances. Please refer to Speedway Injury Policy Terms and Conditions which follow this PDS for full details of the terms and conditions of cover and exclusions.

The Policy will not cover you if a claim arises directly or indirectly out of any of the following:

### Section A – Capital Benefits

- any injury, medical condition, infirmity or weakness known to you or the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness,
- any condition that is caused by repetitive movements or actions of your sport,
- any injury where you are entitled to receive a benefit from any statutory transport accident scheme or statutory workers compensation scheme.

### Section B – Weekly Benefits – Injury

- any injury, medical condition, infirmity or weakness known to you or the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness,
- any condition that is caused by repetitive movements or actions of your sport.

We will not pay weekly benefits:

while you or the insured person are awaiting surgery unless agreed in writing by us,

- if you or the insured person commence any new occupation while receiving weekly benefits,
- if you or the insured person recommence participation in any sport,
- for more than one injury at any one time

### Section C – Injury Assistance Benefits

- any injury, medical condition, infirmity or weakness known to you or the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,

- illness,
- any condition that is caused by repetitive movements or actions of your sport.

#### Section D – Non Medicare Medical Expenses

- **any injury, medical condition, infirmity or weakness** known to you or the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,

- illness.

We will not pay:

- for costs associated with MRI scans,
- for costs incurred which are associated with the prevention of injury. For example, knee braces, mouth guards, ankle braces,
- for costs related to breakage of dentures, optical lenses or spectacles,
- expenses incurred for which a Medicare benefit is payable,
- expenses incurred more than 12 months after the date of injury,
- accounts covered by an ambulance service whether claimed or not,
- accounts covered by private health insurance whether claimed or not.

We will not pay for any claim under any section of the Policy if the claim arises directly or indirectly out of any of the following;

1. war whether declared or not, invasion or civil war, rebellion or insurrection,
2. the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by radioactivity from, any nuclear fuel or nuclear waste from the combustion of nuclear fuel,
3. any act of terrorism
4. intentional self injury or suicide or any attempt at suicide,
5. your involvement in any criminal or illegal act,
6. flying except as a fare paying passenger on an airline with scheduled flights,
7. the insured person's criminal or illegal act,
8. being under the influence of any narcotic, alcohol or illicit drug,
9. childbirth or pregnancy or their complications,
10. social matches,
11. end of season trips for social purposes,
12. activities involving parent / child competition,
13. events which have not been approved in writing by the governing body of the sport,
14. taking any drug which has not been approved in writing by the governing body of the sport,

15. driving a motor vehicle while under the influence of intoxicating liquor or drugs unless a registered medical practitioner has prescribed them. We will regard having a blood alcohol reading in excess of the area's legal driving limit as being under the influence of intoxicating liquor.

These are only some of the events that are not covered by this insurance. Please read the Sports Injury Policy Terms and Conditions which follows this PDS for full details of all relevant policy exclusions.

#### **The amount of any claim may be reduced**

The amount of any claim made against the Policy may be reduced where an excluded period of claim applies. An excluded period of claim is the number of days after medical treatment by a registered medical practitioner, for which we will not pay any benefits. An excluded period of claim will apply where you have chosen cover for Weekly Benefits – Injury.

### **Significant Risks**

#### **This Product May Not Match Your Expectations**

This product may not match your expectations (for example, because an exclusion applies). You should read the PDS (Part A of this document) and the Policy Terms and Conditions (Part B of this document) carefully. Please ask your Financial Services Provider if you are unsure about any aspect of this product.

The Policy will not cover some health problems you have before you take out cover. Health problems not covered are those that are chronic or that we think are likely to recur.

#### **Under Insurance**

The Policy will pay you the amount of earnings you have lost up to the weekly benefit sum insured you choose.

#### **Overdue Premium**

You must pay your premium on time otherwise your Policy may not operate.

If you have not paid by the due date or your payment is dishonoured, this Policy will not operate and there will be no cover.

For more detailed information regarding payment options refer to the section headed 'How you can pay your premium' in Part B (Terms and Conditions).

#### **A Claim May Be Refused**

We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the Policy conditions, if you do not comply with your Duty of Disclosure, or if you make a fraudulent claim.

### **The Cost of this Insurance Policy**

The total premium is the amount we charge you for this insurance Policy. It includes the amount which we have calculated will cover the risk, and any taxes and government charges. The premium and any taxes and government charges will be shown on your Policy Schedule.

When calculating your premium we take a range of rating factors into account. These factors, and the degree to which they affect your premium, will depend upon the information you provide to us.

The following factors have a significant impact on the calculation of your premium:

- your insurance history and that of any person to be covered by this Policy
- the number of people to be covered by this Policy
- the type of sport you or any insured person will be participating in
- the sums insured you have chosen

You should arrange your method of payment through your Financial Services Provider. A quote for premium may be obtained from your Financial Services Provider.

## Duty of Disclosure – What you Must Tell Us

Under the Insurance Contracts Act 1984 (the Act), you have a Duty of Disclosure. The Act requires that before a policy is entered into, you must give us certain information we need to decide whether to insure you and anyone else to be insured under the policy, and on what terms. Your Duty of Disclosure is different, depending on whether this is a new Policy or not.

### New business

Where you are entering into this Policy for the first time (that is, it is new business and is not being renewed, varied, extended or reinstated) you must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the specific questions we ask.

When answering our questions you must be honest.

- **Who needs to tell us**

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the Policy.

- **If you do not tell us**

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the Policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the Policy as never having worked.

### Renewals, variations, extensions and reinstatements

Once your Policy is entered into and is no longer new business then your duty to us changes. You are required before you renew, vary, extend or reinstate your Policy, to tell us everything you know and that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to our decision whether to insure you, and anyone else to be insured under the Policy, and if so, on what terms.

- **You do not have to tell us about any matter:**

- that diminishes the risk;
- that is of common knowledge;
- that we know or should know in the ordinary course of our business as an insurer; or
- which we indicate we do not want to know.

- **If you do not tell us**

If you do not comply with your Duty of Disclosure we may reduce or refuse to pay a claim or cancel your Policy. If your non-disclosure is fraudulent we may treat this Policy as never having worked.

## Privacy

Privacy legislation regulates the way private sector organisations can collect, use, keep secure and disclose personal information. QBE Mercantile Mutual has developed a privacy policy which explains what sort of personal information we hold about you and what we do with that information. Please contact your Financial Services Provider to obtain a copy of the QBE Mercantile Mutual Privacy Promise information brochure. A copy of the brochure may also be obtained from any QBE Mercantile Mutual office or from our website at [www.qbemmm.com.au](http://www.qbemmm.com.au)

## The General Insurance Code of Practice

The Insurers are signatories to the General Insurance Code of Practice. QBE Mercantile Mutual fully supports the General Insurance Code of Practice.

The Code aims to raise standards of practice and service in the insurance industry.

It:

- promotes better communication between insurers and customers which will lead to better public understanding of insurance to allow customers to make informed choices; and
- outlines good standards of practice and service to be met by insurers to enhance their reputation for responding efficiently to their customers' needs.

## How to Make a Claim

Please contact your Financial Services Provider to make a claim. We will only accept responsibility for repairs or payments to third parties under a claim where you have told us about them beforehand and we have accepted your claim. Full details of what you must do for us to consider your claim are provided in the Claims section in part B of this booklet.

## Dispute Resolution

We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention.

We have a Complaints and Dispute Resolution Procedure which undertakes to provide an answer to your complaint within 15 working days.

If you would like to make a complaint or access our internal dispute resolution service please contact your nearest QBE Mercantile Mutual office and ask to speak to a dispute resolution specialist.

If you are not happy with our answer, or we have taken more than 15 working days to respond, you may take your complaint to the General Insurance Enquiries and Complaints Scheme (IEC), an external dispute resolution body. IEC also has a Claims Review Panel which will adjudicate on claims.

Access to the Dispute Resolution process is free of any charge to you. In addition, although QBE Mercantile Mutual is bound by the panel's decision, you are not and you have a right to pursue the matter elsewhere if you disagree.

We will provide the contact telephone number and address of the IEC office upon request.

## Taxation Implications

### Goods and Services Tax

The Policy has provisions relating to GST. In summary, they are as follows but please read the provisions in full. They can be found in Part B Terms and Conditions, under the heading 'How Goods and Services Tax affects any payments we make'.

- The amount of premium payable by you for this Policy includes an amount on account of the GST on the premium.
- The sum insured and other limits of insurance cover shown on your Policy documentation are GST inclusive.
- When we pay a claim, your GST status will determine the maximum amount we pay.

### Other Taxation Implications

There may be other taxation implications affecting you, depending upon your own circumstances. We recommend that you seek professional advice.

## Canceling your Policy

### How you may cancel this Policy

- You may cancel this Policy at any time by telling us in writing that you want to cancel it. You can do this by giving the notice to your Financial Services Provider.
- Where 'you' involves more than one person, the Insurers will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

### How we may cancel this Policy

- The Insurers may cancel this Policy in any of the circumstances permitted by law by informing you in writing.
- The Insurers will give you this notice in person or send it to your address last known to us.

### The Premium

We will refund to you the proportion of the premium for the remaining period of insurance.

## Cooling-off information

You have a cooling-off period. During the cooling-off period, you may return your Policy to your Financial Services Provider and obtain a refund.

You may do this by notifying your Financial Services Provider in writing or electronically.

You may only exercise this right during the period of 14 days starting on the earlier of:

- the time you received confirmation of this insurance transaction, or
- the end of the 5th day after the day on which Policy was issued to you.

You cannot exercise your right at any time after:

- you have exercised a right or power under your Policy (e.g. you have made a claim), or
- your rights or powers under your Policy have ended.

If your Policy is for an event that will start and finish within the 14 day cooling-off period, you can only exercise your right before the event starts or the expiry of the cooling-off period, whichever is the earlier. For example, for travel insurance, the commencement of the journey is the event.

If you exercise your right to return this Policy then it is terminated with effect from that time.

Your Financial Services Provider will give you a pro rata refund. Your Financial Services Provider may deduct from your refund:

- any tax which we have been paid or must be paid and which is not refundable, and
- any reasonable administrative and transaction costs.

## PART B – POLICY TERMS AND CONDITIONS FOR SPEEDWAY INJURY POLICY

(This Part does not form part of the Product Disclosure Statement)

### Insurers

The Policy is underwritten by:

QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney – 50% and Mercantile Mutual Insurance (Australia) Limited ABN 35 000 456 799 of 347 Kent Street, Sydney – 50%

This means each Insurer is only responsible for its 50% share.

In arranging and effecting this Policy, QBE Mercantile Mutual Limited ABN 28 087 142 569, AFS Licence No. 237916 will be acting under authority given to it by the Insurers. It will be acting as agent of the Insurers, not as your agent.

### Our agreement with you

This Policy is a legal contract between you and us. You pay us the premium, and we provide you with the cover you have chosen as set out in the Policy, occurring during the period of insurance shown on your Policy Schedule or any renewal period.

The exclusions in the section(s) headed 'When you are not covered' and conditions in the section headed 'General Conditions' apply to all types of cover.

### Your Policy

Your Speedway Injury Policy consists of Part B (Terms and Conditions) of this booklet and the Policy Schedule we give you.

Please read your Policy carefully, and satisfy yourself that it provides the cover you require.

If you want more information about any part of your Policy, please ask us, or your Financial Services Provider.

The address and telephone number of your QBE Mercantile Mutual branch are on your Policy Schedule.

You should keep your Policy Booklet and Policy Schedule together in a safe and convenient place for future reference.

### Providing Proof

You should keep documents you will need in case of a claim – for example, documents which substantiate your earnings and any medical certificates that relate to your claim.

### Jurisdiction

This Policy will be governed and construed in accordance with the laws of the state or territory in Australia in which your registered address is located. You irrevocably and unconditionally agree to submit to the non-exclusive jurisdiction of the courts of that state or territory.

### How you can pay your premium

You can pay your premium in one annual payment by cash, cheque or credit card.

### Paying Your Premium

You must pay your premium by the due date. If we do not receive your premium by this date or your payment is dishonoured this Policy will not operate and there will be no cover.

### How Goods and Services Tax affects any payments we make

The amount of premium payable by you for this Policy includes an amount on account of the GST on the premium.

The sum insured and other limits of insurance cover shown on your Policy documentation are GST inclusive.

When we pay a claim, your GST status will determine the maximum amount we pay.

When you are:

- (a) **not registered for GST**, the maximum amount we pay is the sum insured or the other limits of insurance cover including GST.
- (b) **registered for GST**, the maximum amount we pay is the sum insured or the other limits of insurance cover less any Input Tax Credit to which you are entitled or would be entitled if you made a relevant acquisition. In these circumstances, the Input Tax Credit may be claimable through your Business Activity Statement (BAS).

You must advise us of your correct Australian Business Number & Taxable Percentage. Any GST liability arising from your incorrect advice is payable by you.

Where the settlement of your claim is less than the sum insured or the other limits of insurance cover, we will only pay an amount for GST (less your entitlement for Input Tax Credit) applicable to the settlement. This means that if these amounts are not sufficient to cover your loss, we will only pay the GST relating to our settlement of the claim.

We will (where relevant) pay you on your claim by reference to the GST exclusive amount of any supply made by any business of yours which is relevant to your claim.

GST, Input Tax Credit, Business Activity Statement (BAS) and Acquisition have the same meaning as given to those expressions in A New Tax System (Goods and Services Tax) Act 1999 and related legislation as amended from time to time.

Taxable Percentage is your entitlement to an Input Tax Credit on your premium as a percentage of the total GST on that premium.



## Words with Special Meanings

Word or Term	Meaning
Aggregate limit of liability	the maximum amount we will pay for any one event involving more than one insured person. The aggregate limit of liability is shown on the Policy Schedule. If this amount is not enough to pay all claims in full, then we will reduce each insured person's benefit proportionately.
Compensation	the amount of benefit shown in the Compensation Tables of this Policy.
Excluded period of claim	the number of days after medical treatment by a registered medical practitioner, for which an insured person does not receive a weekly benefit.
Injury	bodily injury resulting from accident, which is not an illness and is not of a repetitive nature and which <ul style="list-style-type: none"> <li>occurs during the period of insurance and</li> <li>within 12 months of the injury, results solely and independently of any other cause in the events covered under this Policy and</li> <li>includes any condition resulting from exposure to the elements as a result of injury.</li> </ul>
Insured person	<ul style="list-style-type: none"> <li>drivers, riders, mechanics, officials, national and state executives, employees, consultants of the insured.</li> <li>visitors and overseas drivers declared to the insured.</li> </ul>
Loss	in connection with a limb or part of a limb means physical severance or permanent loss of use.
Paraplegia	total paralysis of both legs and part or whole of the lower half of the body.
Period of insurance	the period shown in the Policy Schedule.
Permanent	continuing for at least twelve months and which thereafter will, in all probability, continue for life.
Policy Schedule	the latest policy schedule we give you, including any endorsement schedule or any renewal schedule.
Pre disability earnings	<ol style="list-style-type: none"> <li>If an insured person is self employed:                             <ul style="list-style-type: none"> <li>gross weekly income from personal exertion after allowing for costs and expenses incurred in deriving that income averaged over the 12 months prior to injury or any shorter period that they have been engaged in their occupation. Earnings derived from participating or officiating in any sport are not included.</li> </ul> </li> <li>If an insured person is an employee:                             <ul style="list-style-type: none"> <li>basic weekly base rate of pay exclusive of overtime payments, bonuses, commission or allowances at the time of injury or illness. Earnings derived from participating or officiating in any sport are not included.</li> </ul> </li> </ol> <p>In the event of a claim earnings will need to be substantiated. For example, the insured person will need to provide group certificates or tax returns.</p>
Quadriplegia	total paralysis of both legs and both arms.

Word or Term	Meaning
Time of operation of cover	when the Policy operates and unless it is shown otherwise in the Policy Schedule will be while an insured person is actually engaged in officially sanctioned activities involving <ul style="list-style-type: none"> <li>attending an authorised event or meeting organised by, recognised by or under the direct control of the insured, including necessary and direct travel to &amp; from such authorised event or meeting. The direct travel covered is limited to                             <ul style="list-style-type: none"> <li>a journey commencing at the departure point to attend an authorised event or meeting and ceases at the intended destination, but excludes any injury sustained during overnight stays, extended breaks in travel and any activity not directly related to the journey</li> <li>a journey commencing from an authorised event or meeting and ceases at the intended destination, but excludes any injury sustained during overnight stays, extended breaks in travel and any activity not directly related to the journey.</li> </ul> </li> </ul>
Total disablement	total disablement as a result of injury covered under Weekly Benefits - Injury that a medical practitioner certifies entirely prevents an insured person from <ul style="list-style-type: none"> <li>carrying out all the normal duties of their occupation, business or profession, or</li> <li>where they are engaged in more than one occupation, business or profession, all of them.</li> </ul>
We, our, us	the Insurers through their agent QBE Mercantile Mutual Limited ABN 28 087 142 569.
You, your	Federation of Australian Speedway and/or National Association of Speedway Racing.

## Types of Cover

The Policy provides a choice of cover. You can choose any or all of the following types of cover:

- Section A - Capital Benefits
- Section B - Weekly Benefits – Injury
- Section C – Injury Assistance Benefits
- Section D – Non Medicare Medical Expenses.

The types of cover you have chosen will be shown on your Policy Schedule.

## Section A - Capital Benefits

If you have chosen this cover it will be shown on your Policy Schedule.

### What we will pay

We will pay amounts set out in the compensation tables in this section of the Policy in respect of an insured person if the payable conditions shown:

- occur during the period of insurance,
- are a result of injury during the Time of Operation of Cover.

### What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- any injury, medical condition, infirmity or weakness known to the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness,
- any condition that is caused by repetitive movements or actions of your sport,
- any injury where you are entitled to receive a benefit from any statutory transport accident scheme or statutory workers compensation scheme.

The General and Additional Exclusions set out under 'When you are not covered' in this Policy may also affect your claim.

### Capital Benefits

- Any payable condition claimed under capital benefits must occur within 12 months of the date of injury.
- Any capital benefit payable will be reduced by any amount of any other capital benefit we have paid or are liable to pay in connection with the same injury.
- Any capital benefit payable under this section will be reduced by any amounts paid under the disappearance capital benefit.
- All further cover for you ceases if you become entitled to a capital benefit of more than 75% of the capital sum insured.
- The maximum amount we will pay for any one event involving more than one insured person is the aggregate limit of liability shown on the Policy Schedule. If this amount is not enough to pay all claims in full, then we will reduce each insured person's benefit proportionately.

### Compensation Table - Capital Benefits

Injury resulting in:	Compensation as a percentage of the Capital Sum Insured shown in the Policy Schedule
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent Disability not otherwise provided	The percentage we determine as being consistent with the compensation provided in this table but not exceeding 75%
4. Permanent & incurable paralysis of all limbs	100%

Injury resulting in:	Compensation as a percentage of the Capital Sum Insured shown in the Policy Schedule
5. Permanent unsound mind to the extent of legal incapacity	100%
6. Permanent total loss of entire sight of both eyes	100%
7. Permanent total loss of entire sight of one eye	100%
8. Permanent total loss of use of both hands	100%
9. Permanent total loss of use of both feet	100%
10. Permanent total loss of use of one hand	100%
11. Permanent total loss of use of one foot	100%
12. Permanent total loss of hearing in both ears	75%
13. Permanent total loss of hearing in one ear	15%
14. Permanent total loss of lens of one eye	50%
15. Permanent total loss of use of one arm or one leg	50%
16. Permanent total loss of use of four fingers and thumb of either hand	70%
17. Permanent total loss of use of four fingers of either hand	40%
18. Permanent total loss of use of one thumb of either hand both phalanges	30%
19. Permanent total loss of use of one thumb of either hand one phalanx	15%
20. Permanent total loss of use of fingers of either hand three phalanges	10%
21. Permanent total loss of use of fingers of either hand two phalanges	8%
22. Permanent total loss of use of fingers of either hand one phalanx	5%
23. Permanent total loss of use of toes all - one foot	10%
24. Permanent total loss of use of toes Great - both joints	5%
25. Permanent total loss of use of toes Great - one joint	3%
26. Permanent total loss of use of toes Other than great, each toe	2%
27. Fractured leg or kneecap with established non union	10%
28. Shortening of leg by at least 5cm	7.5%
29. Burns or disfigurement which extends to cover more than 50% of the entire body	40%
30. Necessary surgical removal of internal organs - per organ	15%

**Additional Capital Benefits**

Any payable condition claimed under additional capital benefits must occur within 12 months of the date of injury.

**Lifestyle Modification**

Additional Capital benefit is \$10,000

If an insured person is paid a capital benefit under any of the payable conditions 2 to 5 we will also pay for the costs necessarily incurred by the insured person in modifying

- their motor vehicle or
- home or
- in relocating to a suitable home

up to a maximum of \$10,000

**Funeral Expense Additional Capital Benefit**

If a Death benefit has been paid under capital benefits we will also pay funeral expenses incurred up to a maximum of \$5,000.

**Disappearance Additional Capital Benefit**

If an insured person is travelling on a conveyance, and

- their means of transportation disappears, sinks or is wrecked, and
- their body has not been found within one year

we will presume that they have died as a result of injury and will pay the death benefit accordingly.

If we have paid a disappearance capital benefit we will not pay for any other capital benefits as well.

If the insured person is later found to be alive then you must refund the amount we have paid.

**Section B - Weekly Benefits - Injury**

If you have chosen this cover it will be shown on your Policy Schedule.

**What we will pay**

We will pay a weekly benefit of the amounts as set out in the compensation tables in this section of the Policy in respect of an insured person if the payable conditions shown

- occur during the period of insurance,
- are a result of injury during the time of operation of cover.

**What we will not pay**

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- any injury, medical condition, infirmity or weakness known to the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness,
- any condition that is caused by repetitive movements or actions of your sport.

We will not pay weekly benefits:

- while you or the insured person are awaiting surgery unless agreed in writing by us,
- if you or the insured person commence any new occupation while receiving weekly benefits,
- if you or the insured person recommence participation in any sport, for more than one injury at any one time

The General and Additional Exclusions set out under 'When you are not covered' in this Policy may also affect your claim.

**Weekly Benefits - Injury**

- Any payable condition claimed must occur within 12 months of the date of injury.
- Successive periods of disablement resulting from the same injury and which are not separated by a return to active full time employment for six months or more will be considered as one period of disablement.
- Weekly benefits will be paid after the excluded period of claim has elapsed.
- We will continue to pay weekly benefits while the insured person suffers disablement up to a maximum of 52 weeks or other period shown on the Policy Schedule.

The weekly benefit we pay will be the amount shown in the compensation table or 100% of the earnings lost by the insured person whichever is less and will be reduced by:

- paid sick leave or holiday pay
- weekly benefits paid or payable from any statutory transport accident scheme or statutory workers compensation scheme.

**Compensation Table - Weekly Benefits -Injury**

Injury resulting in: Payable Condition	Compensation
1. Total disablement (weekly benefit)	As per Policy Schedule

**Rehabilitation Additional Benefit**

If an insured person is paid a weekly benefit under any of the payable conditions under this section we will also pay for the costs incurred by the insured person for

- participation in a return to work program
  - vocational assessment
  - personal and family counselling
  - financial counselling
- if
- the costs are not reimbursed under any other section of the policy, and
  - the costs are incurred within 52 weeks from the date a claim is accepted, and
  - the insured person's medical practitioner agrees, and
  - we consider them reasonable

up to a maximum of \$25,000.

## Section C - Injury Assistance Benefits

If you have chosen this cover it will be shown on your Policy Schedule.

### What we will pay

We will pay amounts as set out in the compensation tables in this section of the Policy in respect of an insured person who has no pre disability earnings if the payable conditions shown:

- occur during the period of insurance,
- are a result of injury during the time of operation of cover.

### What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- any injury, medical condition, infirmity or weakness known to the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness,
- any condition that is caused by repetitive movements or actions of your sport.

The General and Additional Exclusions set out under 'When you are not covered' in this Policy may also affect your claim.

### Injury Assistance - Injury

- Any payable event claimed must occur within 12 months of the date of injury.
- Successive periods of disablement resulting from the same injury will be considered as one period of disablement.
- Compensation will be paid after the excluded period of claim has elapsed.
- We will continue to pay compensation while the insured person suffers disablement up to a maximum period of 26 weeks from the date the first expense was incurred, or other period shown on the Policy Schedule.

What needs to happen Injury resulting in: Payable Event	What we will pay
1. A registered medical practitioner certifies that you or the insured person are unable to attend to usual household duties and functions	Home Assistance Schedule 100% of actual non medical related expenses incurred for home help, childminding, payable to a recognised agency up to the maximum weekly amount on the Policy Schedule
2. A registered medical practitioner certifies that you or the insured person are not able to attend your normal place of education	Student Assistance 100% of actual expenses incurred for home tutorial by a qualified tutor up to the maximum weekly amount on the Policy Schedule
3. A dependent child who is a full time student under the age of 18 years is hospitalised	Parent inconvenience allowance up to \$20 per day to their parent or guardian to visit them up to maximum of \$2,000

What needs to happen Injury resulting in: Payable Event	What we will pay
4. A registered medical practitioner certifies that an insured person who is registered as unemployed or in receipt of social security benefits for unemployment continues to require medical consultations	An allowance of \$100 per week for a maximum period of 26 weeks for the insured person to attend to such consultations

## Section D - Non Medicare Medical Expenses

If you have chosen this cover it will be shown on your Policy Schedule.

### What we will pay

We will pay amounts set out in the compensation tables in this section of the Policy in respect of an insured person if the payable conditions shown

- occur during the period of insurance,
- are a result of injury during the time of operation of cover.

### What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- any injury, medical condition, infirmity or weakness known to the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness.

The General and Additional Exclusions set out under "When you are not covered" in this Policy may also affect your claim.

We will not pay:

- for costs associated with MRI scans,
- for costs incurred which are associated with the prevention of injury. For example, knee braces, mouth guards, ankle braces,
- for costs related to breakage of dentures, optical lenses or spectacles,
- expenses incurred for which a Medicare benefit is payable,
- expenses incurred more than 12 months after the date of injury,
- accounts covered by an ambulance service whether claimed or not,
- accounts covered by private health insurance whether claimed or not,

### Non Medicare Medical Expenses

- Any payable condition claimed must occur within 12 months of the date of injury.
- The compensation we pay will be reduced by amounts paid or payable from any statutory transport accident scheme or statutory workers compensation scheme or private health insurance.

What needs to happen Injury resulting in: Payable Condition	What we will pay Compensation
1. Medical Expenses including private hospital bed fee and theatre fee, dental and ambulance expenses	<ul style="list-style-type: none"> <li>• reimbursement of accounts for medical expenses incurred and paid by you or the insured person,</li> <li>• at the rate shown as a percentage in the Policy Schedule,</li> <li>• up to the maximum amount shown in the Policy Schedule.</li> </ul>
2. Post operative treatment prescribed by an orthopaedic surgeon	<ul style="list-style-type: none"> <li>• reimbursement of accounts for orthotics incurred and paid by you or the insured person,</li> <li>• at the rate shown as a percentage in the Policy Schedule,</li> <li>• up to the maximum amount shown in the Policy Schedule</li> </ul>
3. Osteopathy, naturopathy, massage, physiotherapy, chiropractic but only if following a referral from a registered medical practitioner	<ul style="list-style-type: none"> <li>• reimbursement of accounts incurred and paid by you or the insured person,</li> <li>• at the rate shown as a percentage in the Policy Schedule,</li> <li>• up to the maximum amount shown in the Policy Schedule</li> </ul>

## When you are not covered

### General exclusions applying to this Policy

This Policy excludes loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. War, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
2. Any act(s) of Terrorism

For the purpose of this exclusion, an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- involves violence against one or more persons, or
- involves damage to property, or

- endangers life other than that of the person committing the action, or
- creates a risk to health or safety of the public or a section of the public, or
- is designed to interfere with or to disrupt an electronic system.

3. Radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

This Policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1, 2 or 3 above.

### Additional exclusions applying to this Policy

We will not pay for any claim under any section of the Policy if the claim arises directly or indirectly out of any of the following:

1. intentional self injury or suicide or any attempt at suicide,
2. your involvement in any illegal act,
3. flying except as a fare paying passenger on an airline with scheduled flights,
4. the insured person's criminal or illegal act,
5. being under the influence of any narcotic, alcohol or illicit drug,
6. childbirth or pregnancy or their complications,
7. social matches,
8. end of season trips for social purposes,
9. activities involving parent / child competition,
10. events which have not been approved in writing by the governing body of the sport,
11. taking any drug which has not been approved in writing by the governing body of the sport,
12. driving a motor vehicle while under the influence of intoxicating liquor or drugs unless a registered medical practitioner has prescribed them. We will regard having a blood alcohol reading in excess of the area's legal driving limit as being under the influence of intoxicating liquor.

## General Conditions

### Changing your Policy

If you want to make a change to this Policy, the change becomes effective when:

- we agree to it, and
- we give you a new Policy Schedule detailing the change.

### Other Interests

You must not transfer any interests in this Policy without our written consent.

Any person whose interests you have told us about and which we have noted on your Policy Schedule are bound by the terms of this Policy.

### Cancelling your Policy

#### How you may cancel this Policy

- You may cancel this Policy at any time by telling us in writing that you want to cancel it.
- Where 'you' involves more than one person, the Insurers will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

#### How we may cancel this Policy

- The Insurers may cancel this Policy in any of the circumstances permitted by law by informing you in writing.
- The Insurers will give you this notice in person or send it to your address last known to us.

#### The Premium

We will refund to you the proportion of the premium for the remaining period of insurance.

### Notices

Any notice we give you will be in writing, and it will be effective:

- if it is delivered to you personally, or
- if it is delivered or posted to your address last known to us.

It is important for you to tell us of any change of address as soon as possible.

## Claims

1. If anything happens that is likely to lead to a claim you or the insured person must
  - follow medical advice from a qualified medical practitioner as soon as possible after sustaining injury or illness,
  - give us notice in writing, by telephone or in person describing the occurrence,
  - tell us promptly,
  - fully complete our claim form and return it to us within 30 days after a payable condition occurs,

- undergo any medical examination by a doctor appointed by us if we require it and at your expense provide us with any information about the claim we ask for including:
  - doctor's reports,
  - letters and notices you receive from anyone else about your claim.

If you or any insured person act fraudulently we can reject the claim altogether and cancel this Policy.

You and any insured person must give us written notice as soon as possible of every claim, writ, summons or proceedings, including any prosecution or inquest, and all information in regard to matters which may lead to cover under this Policy.

As soon as an event that can justify a claim occurs, the insured person must make every endeavour to minimise the loss or damage.

In the event of a claim you must advise us of any other insurance you and the insured person have covering the same risk. If you or the insured person can claim from anyone else and we have already paid for the claim, you must render all reasonable assistance to us including but not limited to the proper lodgement of a claim in order that we may obtain a rateable recovery from any other Insurer.

We have the sole right to make admissions. We may refuse to protect the insured person if you or the insured person admits fault, makes any offer of payment or defends a claim in court without our consent.

We will be entitled to conduct in your name or the insured person's name the defence or settlement of any claim or to prosecute in your or the insured person's name.

We will pay benefits to you or to the insured person unless you instruct us to do otherwise.

#### What we do

We may take over and conduct the defence or settlement of any claim or issue legal proceedings for damages. If we do this we will do it in your name. We have full discretion in the conduct of any legal proceedings and in the settlement of any claim. You must co-operate by giving us any statements, documents or assistance we require. This may include giving evidence in any legal proceedings.

#### What can affect a claim

We will reduce the amount of a claim by the excess shown in the Policy Terms and Conditions or on the Policy Schedule.

We may refuse to pay a claim if you are in breach of your Duty of Disclosure or any of the conditions of this Policy, including any endorsements noted on or attached to the Policy Schedule.

We pay only once for loss or damage from the same event covered by this Policy even if it is covered under more than one section of the Policy.

We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent, or
- any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under this Policy.





QM641



# Sports Insurance

Accident & Health Insurance Policy  
& Product Disclosure Statement

POLICY

QM360

This Policy is underwritten by QBE Insurance (Australia) Limited  
ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney



## Section D – Non Medicare medical expenses

- any injury, medical condition, infirmity or weakness known to you or the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness.

We will not pay:

- for costs associated with MRI scans,
- for costs incurred which are associated with the prevention of injury. For example, knee braces, mouth guards, ankle braces,
- for costs related to breakage of dentures, optical lenses or spectacles,
- expenses incurred for which a Medicare benefit is payable,
- expenses incurred more than 12 months after the date of injury,
- accounts covered by an ambulance service whether claimed or not,
- accounts covered by private health insurance whether claimed or not.

We will not pay for any claim under any section of the Policy if the claim arises directly or indirectly out of any of the following;

1. war whether declared or not, invasion or civil war, rebellion or insurrection,
2. the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by radioactivity from, any nuclear fuel or nuclear waste from the combustion of nuclear fuel,
3. any act(s) of terrorism that is directly or indirectly caused by, contributed to by, or in any way involves or is connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion,
4. intentional self injury or suicide or any attempt at suicide,
5. your involvement in any criminal or illegal act,
6. driving or riding in any kind of race,
7. flying except as a fare paying passenger on an airline with scheduled flights,
8. the insured person's criminal or illegal act,
9. being under the influence of any narcotic, alcohol or illicit drug,
10. childbirth or pregnancy or their complications,
11. social matches,
12. end of season trips for social purposes,
13. activities involving parent / child competition,
14. events which have not been approved in writing by the governing body of the sport,

15. taking any drug which has not been approved in writing by the governing body of the sport,
16. driving a motor vehicle while under the influence of intoxicating liquor or drugs unless a registered medical practitioner has prescribed them. We will regard having a blood alcohol reading in excess of the area's legal driving limit as being under the influence of intoxicating liquor.

These are only some of the events that are not covered by this insurance. Please read the Sports Injury Policy Terms and Conditions which follows this PDS for full details of all relevant Policy exclusions.

### The amount of any claim may be reduced

The amount of any claim made against the Policy may be reduced where an excluded period of claim applies. An excluded period of claim is the number of days after medical treatment by a registered medical practitioner, for which we will not pay any benefits. An excluded period of claim will apply where you have chosen cover for Weekly Benefits – Injury.

### Significant risks

#### This product may not match your expectations

This product may not match your expectations (for example, because an exclusion applies). You should read the PDS (Part A of this document) and the Policy Terms and Conditions (Part B of this document) carefully. Please ask your Financial Services Provider if you are unsure about any aspect of this product.

The Policy will not cover some health problems you have before you take out cover. Health problems not covered are those that are chronic or that we think are likely to recur.

#### Under insurance

The Policy will pay you the amount of earnings you have lost up to the weekly benefit sum insured you choose.

#### Overdue premium

You must pay your premium on time otherwise your Policy may not operate.

If you have not paid by the due date or your payment is dishonoured, this Policy will not operate and there will be no cover.

For more detailed information regarding payment options refer to the section headed 'How you can pay your premium' in Part B (Terms and Conditions).

#### A claim may be refused

We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the Policy conditions, if you do not comply with your Duty of Disclosure, or if you make a fraudulent claim.

## The cost of this insurance Policy

The total premium is the amount we charge you for this insurance Policy. It includes the amount which we have calculated will cover the risk, and any taxes and government charges. The premium and any taxes and government charges will be shown on your Policy Schedule.

When calculating your premium we take a range of rating factors into account. These factors, and the degree to which they affect your premium, will depend upon the information you provide to us.

The following factors have a significant impact on the calculation of your premium:

- your insurance history and that of any person to be covered by this Policy
- the number of people to be covered by this Policy
- the type of sport you or any insured person will be participating in
- the sums insured you have chosen.

You should arrange your method of payment through your Financial Services Provider. A quote for premium may be obtained from your Financial Services Provider.

## Duty of Disclosure – What you must tell us

Under the Insurance Contracts Act 1984 (the Act), you have a Duty of Disclosure. The Act requires that before a policy is entered into, you must give us certain information we need to decide whether to insure you and anyone else to be insured under the policy, and on what terms. Your Duty of Disclosure is different, depending on whether this is a new Policy or not.

### New business

Where you are entering into this Policy for the first time (that is, it is new business and is not being renewed, varied, extended or reinstated) you must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the specific questions we ask.

When answering our questions you must be honest.

- **Who needs to tell us**

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the Policy.

- **If you do not tell us**

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the Policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the Policy as never having worked.

## Renewals, variations, extensions and reinstatements

Once your Policy is entered into and is no longer new business then your duty to us changes. You are required before you renew, vary, extend or reinstate your Policy, to tell us everything you know and that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to our decision whether to insure you, and anyone else to be insured under the Policy, and if so, on what terms.

- **You do not have to tell us about any matter**
  - that diminishes the risk
  - that is of common knowledge
  - that we know or should know in the ordinary course of our business as an insurer, or
  - which we indicate we do not want to know.
- **If you do not tell us**

If you do not comply with your Duty of Disclosure we may reduce or refuse to pay a claim or cancel your Policy. If your non-disclosure is fraudulent we may treat this Policy as never having worked.

## Privacy

Privacy legislation regulates the way private sector organisations can collect, use, keep secure and disclose personal information. We are bound by the Privacy Act 1988 (Cth.), when collecting and handling your personal information. QBE has developed a privacy policy which explains what sort of personal information we hold about you and what we do with it.

We will only collect personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claims you make. We will only use and disclose your personal information for a purpose you would reasonably expect.

We may need to disclose personal information to our reinsurers, (who may be located overseas), insurance intermediaries, insurance reference bureaux, credit reference agencies, our advisers and those involved in the claims handling process (including assessors and investigators), for the purposes of assisting us and them in providing relevant services and products, or for the purposes of litigation. We may disclose personal information to people listed as co-insured on your policy and to family members or agents authorised by you. We may also disclose information to organisations which conduct customer service surveys on our behalf. We will request your consent to any other purpose.

By providing your personal information to us, you consent to us making these disclosures. Without your personal information we may not be able to issue insurance cover to you or process your claim.

You also have the opportunity to find out what personal information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge. For further information about our Privacy Policy or to access or correct your personal information, please contact The Compliance Manager, QBE Insurance (Australia) Limited, GPO Box 82 Sydney NSW 2001. Telephone: (02) 9375-4656, Fax: (02) 8275-9022 or Email: compliance.manager@qbe.com

### The General Insurance Code of Practice

QBE Insurance (Australia) Limited is a signatory to the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers;
- commit insurers and the professionals they rely upon to higher standards of customer service.

### How to make a claim

Please contact your Financial Services Provider to make a claim. We will only accept responsibility for repairs or payments to third parties under a claim where you have told us about them beforehand and we have accepted your claim. Full details of what you must do for us to consider your claim are provided in the Claims section in part B of this booklet.

### Dispute resolution

We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention.

We have a Complaints and Dispute Resolution Procedure which undertakes to provide an answer to your complaint within 15 working days.

If you would like to make a complaint or access our internal dispute resolution service please contact your nearest QBE office and ask to speak to a dispute resolution specialist.

If you are not happy with our answer, or we have taken more than 15 working days to respond, you may take your complaint to the Insurance Ombudsman Service (IOS), an ASIC approved external dispute resolution body.

The IOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE is bound by the determination of the Service but the determination is not binding on you.

We will provide the contact telephone number and address of the IOS office upon request.

## Taxation implications

### Goods and Services Tax

The Policy has provisions relating to GST. In summary, they are as follows but please read the provisions in full. They can be found in Part B Terms and Conditions, under the heading 'How Goods and Services Tax affects any payments we make'.

- The amount of premium payable by you for this Policy includes an amount on account of the GST on the premium.
- When we pay a claim, your GST status will determine the maximum amount we pay.

### Other taxation implications

There may be other taxation implications affecting you, depending upon your own circumstances. We recommend that you seek professional advice.

## Cancelling your Policy

### How you may cancel this Policy

- You may cancel this Policy at any time by telling us in writing that you want to cancel it. You can do this by giving the notice to your Financial Services Provider.
- Where 'you' involves more than one person, we will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

### How we may cancel this Policy

- We may cancel this Policy in any of the circumstances permitted by law by informing you in writing.
- We will give you this notice in person or send it to your address last known to us.

### The premium

We will refund to you the proportion of the premium for the remaining period of insurance.

### Cooling-off information

If you want to return your insurance after your decision to buy it, you may cancel it and receive a full refund. To do this you may notify your Financial Services Provider electronically or in writing within 21 days from the date the Policy commenced.

This cooling-off right does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights however your Financial Services Provider may deduct certain amounts from any refund for administration costs or any non-refundable taxes.

If your Policy is for an event that will start and finish within the 21 day cooling-off period, you can only exercise your right before the event starts or the expiry of the cooling-off period, whichever is the earlier. For example, for travel insurance, the commencement of the journey is the event.

## **PART B – POLICY TERMS AND CONDITIONS FOR SPORTS INJURY POLICY**

### **Insurer**

The Policy is underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney.

### **Our agreement with you**

This Policy is a legal contract between you and us. You pay us the premium, and we provide you with the cover you have chosen as set out in the Policy, occurring during the period of insurance shown on your Policy Schedule or any renewal period.

The exclusions in the section(s) headed 'When you are not covered' and conditions in the section headed 'General Conditions' apply to all types of cover.

### **Your Policy**

Your Sports Injury Policy consists of Part B (Terms and Conditions) of this booklet and the Policy Schedule we give you.

Please read your Policy carefully, and satisfy yourself that it provides the cover you require.

If you want more information about any part of your Policy, please ask us, or your Financial Services Provider.

The address and telephone number of your QBE branch are on your Policy Schedule.

You should keep your Policy Booklet and Policy Schedule together in a safe and convenient place for future reference.

### **Providing proof**

You should keep documents you will need in case of a claim – for example, documents which substantiate your earnings and any medical certificates that relate to your claim.

### **Jurisdiction**

This Policy will be governed and construed in accordance with the laws of the state or territory in Australia in which your registered address is located. You irrevocably and unconditionally agree to submit to the non-exclusive jurisdiction of the courts of that state or territory.

### **How you can pay your premium**

You can pay your premium in one annual payment by cash, cheque or credit card.

### **Paying your premium**

You must pay your premium by the due date. If we do not receive your premium by this date or your payment is dishonoured this Policy will not operate and there will be no cover.

### **How Goods and Services Tax affects any payments we make**

The amount of premium payable by you for this policy includes an amount on account of the GST on the premium.

When we pay a claim, your GST status will determine the amount we pay.

When you are:

- (a) not registered for GST, the amount we pay is the sum insured/limit of indemnity or the other limits of insurance cover including GST.
- (b) registered for GST, we will pay the sum insured/limit of indemnity or the other limits of insurance and where you are liable to pay an amount for GST in respect of an acquisition relevant to your claim (such as services to repair a Damaged item insured under the Policy) we will pay for the GST amount.

We will reduce the GST amount we pay for by the amount of any input tax credits to which you are or would be entitled if you made a relevant acquisition. In these circumstances, the Input Tax Credit may be claimable through your Business Activity Statement (BAS).

You must advise us of your correct Australian Business Number & Taxable Percentage.

Any GST liability arising from your incorrect advice is payable by you.

Where the settlement of your claim is less than the sum insured/limit of indemnity or the other limits of insurance cover, we will only pay an amount for GST (less your entitlement for Input Tax Credit) applicable to the settlement. This means that if these amounts are not sufficient to cover your loss, we will only pay the GST relating to our settlement of the claim.

We will (where relevant) pay you on your claim by reference to the GST exclusive amount of any supply made by any business of yours which is relevant to your claim.

GST, Input Tax Credit (ITC), Business Activity Statement (BAS) and Acquisition have the same meaning as given to those expressions in A New Tax System (Goods and Services Tax) Act 1999 and related legislation as amended from time to time.

Taxable Percentage is your entitlement to an Input Tax Credit on your premium as a percentage of the total GST on that premium.

## Words with special meanings

Word or Term	Meaning
Aggregate limit of liability	the maximum amount we will pay for any one event involving more than one insured person. The aggregate limit of liability is shown on the Policy Schedule. If this amount is not enough to pay all claims in full, then we will reduce each insured person's benefit proportionately.
Compensation	the amount of benefit shown in the Compensation Tables of this Policy.
Excluded period of claim	the number of days after medical treatment by a registered medical practitioner, for which an insured person does not receive a weekly benefit.
Injury	<p>bodily injury resulting from accident, which is not an illness and is not of a repetitive nature and which</p> <ul style="list-style-type: none"> <li>occurs during the period of insurance and</li> <li>within 12 months of the injury, results solely and independently of any other cause in the events covered under this Policy, and</li> <li>includes any condition resulting from exposure to the elements as a result of injury.</li> </ul>
Insured person	any registered player, official or co-opted volunteer of the insured who is described in the Policy Schedule as an insured person.
Junior person	a person who is determined by the insured club, league or association registration to be a junior by reference to their age.
Loss	In connection with a limb or part of a limb means physical severance or permanent loss of use.
Paraplegia	total paralysis of both legs and part or whole of the lower half of the body.
Period of insurance	the period shown in the Policy Schedule.
Permanent	continuing for at least twelve months and which thereafter will, in all probability, continue for life.
Policy Schedule	the latest policy schedule we give you, including any endorsement schedule or any renewal schedule.
Pre disability earnings	<ol style="list-style-type: none"> <li>If an insured person is self employed: <ul style="list-style-type: none"> <li>gross weekly income from personal exertion after allowing for costs and expenses incurred in deriving that income averaged over the 12 months prior to injury or any shorter period that they have been engaged in their occupation. Earnings derived from participating or officiating in any sport are not included.</li> </ul> </li> <li>If an insured person is an employee: <ul style="list-style-type: none"> <li>basic weekly base rate of pay exclusive of overtime payments, bonuses, commission or allowances at the time of injury or illness. Earnings derived from participating or officiating in any sport are not included. In the event of a claim earnings will need to be substantiated. For example, the insured person will need to provide group certificates or tax returns.</li> </ul> </li> </ol>

Word or Term	Meaning
Quadriplegia	total paralysis of both legs and both arms.
Time of operation of cover	<p>when the Policy operates and unless it is shown in the Policy Schedule will be while an insured person is engaged in officially sanctioned activities involving</p> <ul style="list-style-type: none"> <li>playing in club, representative, state or national matches,</li> <li>training routines arranged by the club, league, association or federation,</li> <li>travelling directly to or from the above activities and residence or place of employment or club premises,</li> <li>staying away from home during a tour for the purposes of participating in representative matches,</li> <li>an administrative capacity or organised social and fundraising activities.</li> </ul>
Total disablement	<p>total disablement as a result of injury covered under Weekly Benefits – Injury that a medical practitioner certifies entirely prevents an insured person from</p> <ul style="list-style-type: none"> <li>carrying out all the normal duties of their occupation, business or profession, or</li> <li>where they are engaged in more than one occupation, business or profession, all of them.</li> </ul>
We, our us	QBE Insurance (Australia) Limited, ABN 78 003 191 035
You, your	the club, association, or regional state or national sporting association, shown as the insured in the Policy Schedule.

## Types of cover

The Policy provides a choice of cover. You can choose any or all of the following types of cover:

- Section A – Capital benefits
- Section B – Weekly benefits – Injury
- Section C – Injury assistance benefits
- Section D – Non Medicare medical expenses.

The types of cover you have chosen will be shown on your Policy Schedule.

## Section A – Capital benefits

If you have chosen this cover it will be shown on your Policy Schedule.

### What we will pay

We will pay amounts set out in the compensation tables in this section of the Policy in respect of an insured person if the payable conditions shown:

- occur during the period of insurance,
- are a result of injury during the time of operation of cover.

## Section A

### What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- any injury, medical condition, infirmity or weakness known to the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness,
- any condition that is caused by repetitive movements or actions of your sport,
- any injury where you are entitled to receive a benefit from any statutory transport accident scheme or statutory workers compensation scheme.

The General and Additional Exclusions set out under 'When you are not covered' in this Policy may also affect your claim.

### Capital benefits

- Any payable condition claimed under capital benefits must occur within 12 months of the date of injury.
- Any capital benefit payable will be reduced by any amount of any other capital benefit we have paid or are liable to pay in connection with the same injury.
- Any capital benefit payable under this section will be reduced by any amounts paid under the disappearance capital benefit.
- All further cover for you ceases if you become entitled to a capital benefit of more than 75% of the capital sum insured.
- The maximum amount we will pay for any one event involving more than one insured person is the aggregate limit of liability shown on the Policy Schedule. If this amount is not enough to pay all claims in full, then we will reduce each insured person's benefit proportionately.

### Compensation table – Capital benefits

Injury resulting in:	Compensation as a percentage of the Capital Sum Insured shown in the Policy Schedule
1. Death	100% subject to a maximum of \$10,000 for insured persons without dependent children
2. Permanent Total Disablement	100% subject to a maximum of 5 times annual pre disability earnings
3. Permanent Disability not otherwise provided	The percentage we determine as being consistent with the compensation provided in this table but not exceeding 75%
4. Permanent paraplegia	100%
5. Permanent quadriplegia	100%
6. Permanent unsound mind to the extent of legal incapacity	100%
7. Permanent and incurable paralysis of all limbs	100%

Injury resulting in:	Compensation as a percentage of the Capital Sum Insured shown in the Policy Schedule
8. Permanent total loss of the entire sight of one or both eyes	100%
9. Permanent total loss of hearing in both ears	100%
10. Permanent total loss of the use of both hands	100%
11. Permanent total loss of the use of both arms	100%
12. Permanent total loss of the use of both feet	100%
13. Permanent total loss of the use of both legs	100%
14. Permanent total loss of the use of one hand and one foot	100%
15. Permanent total loss of the use of one hand and one arm	100%
16. Permanent total loss of the lens of one eye	50%
17. Permanent total loss of the hearing in one ear	50%
18. Permanent total loss of the use of one foot or one leg	50%
19. Permanent total loss of the use of four fingers and thumb of either hand	75%
20. Permanent total loss of the use of four fingers of either hand	40%
21. Permanent total loss of the use of one thumb, both joint	30%
22. Permanent total loss of the use of one thumb, one joint	15%
23. Permanent total loss of the use of a finger, three joints	10%
24. Permanent total loss of the use of a finger, two joints	8%
25. Permanent total loss of the use of a finger, one joint	5%
26. Permanent total loss of the use of all the toes of one foot	15%
27. Permanent total loss of the use of great toe, both joints	5%
28. Permanent total loss of the use of great toe, one joint	3%
29. Permanent total loss of the use of other toe, (each toe)	1%
30. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire body	50%

**Additional capital benefits**

Any payable condition claimed under additional capital benefits must occur within 12 months of the date of injury.

**Funeral expense additional capital benefit**

If a Death benefit has been paid under capital benefits we will also pay funeral expenses incurred up to a maximum of \$2500.

**Disappearance additional capital benefit**

If an insured person is travelling on a conveyance, and

- their means of transportation disappears, sinks or is wrecked, and
- their body has not been found within one year

we will presume that they have died as a result of injury and will pay the death benefit accordingly.

If we have paid a disappearance capital benefit we will not pay for any other capital benefits as well.

If the insured person is later found to be alive then you must refund the amount we have paid.

**Section B – Weekly benefits – Injury**

If you have chosen this cover it will be shown on your Policy Schedule.

**What we will pay**

We will pay a weekly benefit of the amounts as set out in the compensation tables in this section of the Policy in respect of an insured person if the payable conditions shown

- occur during the period of insurance,
- are a result of injury during the time of operation of cover.

**What we will not pay**

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- any injury, medical condition, infirmity or weakness known to the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness,
- any condition that is caused by repetitive movements or actions of your sport.

We will not pay weekly benefits:

- for junior persons,
- while you or the insured person are awaiting surgery unless agreed in writing by us,
- if you or the insured person commence any new occupation while receiving weekly benefits,

- if you or the insured person recommence participation in any sport,
- for more than one injury at any one time.

The General and Additional Exclusions set out under 'When you are not covered' in this Policy may also affect your claim.

**Weekly benefits – Injury**

- Any payable condition claimed must occur within 12 months of the date of injury.
- Successive periods of disablement resulting from the same injury and which are not separated by a return to active full time employment for six months or more will be considered as one period of disablement.
- Weekly benefits will be paid after the excluded period of claim has elapsed.
- We will continue to pay weekly benefits while the insured person suffers disablement up to a maximum of 52 weeks or other period shown on the Policy Schedule.

The weekly benefit we pay will be the amount shown in the compensation table or 75% of the earnings lost by the insured person whichever is less and will be reduced by:

- paid sick leave or holiday pay
- weekly benefits paid or payable from any statutory transport accident scheme or statutory workers compensation scheme.

**Compensation table – Weekly benefits – Injury**

Injury resulting in: Payable Condition	What we will pay: Compensation
1. Total disablement (weekly benefits)	As per Policy Schedule

**Section C – Injury assistance benefits**

If you have chosen this cover it will be shown on your Policy Schedule.

**What we will pay**

We will pay amounts as set out in the compensation tables in this section of the Policy in respect of an insured person who has no pre disability earnings if the payable conditions shown:

- occur during the period of insurance,
- are a result of injury during the time of operation of cover.

**What we will not pay**

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- any injury, medical condition, infirmity or weakness known to the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,



## Section C/Section D

- illness,
- any condition that is caused by repetitive movements or actions of your sport.

The General and Additional Exclusions set out under 'When you are not covered' in this Policy may also affect your claim.

### Injury assistance – Injury

- Any payable event claimed must occur within 12 months of the date of injury.
- Successive periods of disablement resulting from the same injury will be considered as one period of disablement.
- Compensation will be paid after the excluded period of claim has elapsed.
- We will continue to pay compensation while the insured person suffers disablement up to a maximum period of 26 weeks from the date the first expense was incurred, or other period shown on the Policy Schedule.

What needs to happen Injury resulting in: Payable Event	What we will pay: Compensation
1 A registered medical practitioner certifies that you or the insured person are unable to attend to usual household duties and functions	Home Assistance Schedule 75% of actual non medical related expenses incurred for home help, childminding, payable to a recognised agency up to the maximum weekly amount on the Policy Schedule
2. A registered medical practitioner certifies that you or the insured person are not able to attend your normal place of education	Student Assistance 75% of actual expenses incurred for home tutorial by a qualified tutor up to the maximum weekly amount on the Policy Schedule
3 A dependent child who is a full time student under the age of 18 years is hospitalised	Parent inconvenience allowance up to \$25 per day to their parent or guardian to visit them up to maximum of \$1500

## Section D – Non medicare medical expenses

If you have chosen this cover it will be shown on your Policy Schedule.

### What we will pay

We will pay amounts set out in the compensation tables in this section of the Policy in respect of an insured person if the payable conditions shown

- occur during the period of insurance,
- are a result of injury during the time of operation of cover.

### What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- any injury, medical condition, infirmity or weakness known to the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness.

The General and Additional Exclusions set out under 'When you are not covered' in this Policy may also affect your claim.

We will not pay:

- for costs associated with MRI scans,
- for costs incurred which are associated with the prevention of injury. For example, knee braces, mouth guards, ankle braces,
- for costs related to breakage of dentures, optical lenses or spectacles,
- expenses incurred for which a Medicare benefit is payable,
- expenses incurred more than 12 months after the date of injury,
- accounts covered by an ambulance service whether claimed or not,
- accounts covered by private health insurance whether claimed or not.

### Non Medicare medical expenses

- Any payable condition claimed must occur within 12 months of the date of injury.
- The compensation we pay will be reduced by amounts paid or payable from any statutory transport accident scheme or statutory workers compensation scheme or private health insurance.

What needs to happen Injury resulting in: Payable Condition	What we will pay: Compensation
1 Medical Expenses including private hospital bed fee and theatre fee, dental and ambulance expenses	<ul style="list-style-type: none"> <li>• reimbursement of accounts for medical expenses incurred and paid by you or the insured person,</li> <li>• at the rate shown as a percentage in the Policy Schedule,</li> <li>• up to the maximum amount shown in the Policy Schedule.</li> </ul>
2. Post operative treatment prescribed by an orthopaedic surgeon	<ul style="list-style-type: none"> <li>• reimbursement of accounts for orthotics incurred and paid by you or the insured person,</li> <li>• at the rate shown as a percentage in the Policy Schedule,</li> <li>• up to the maximum amount shown in the Policy Schedule</li> </ul>
3 Osteopathy, naturopathy, massage, physiotherapy, chiropractic but only if following a referral from a registered medical practitioner	<ul style="list-style-type: none"> <li>• reimbursement of accounts incurred and paid by you or the insured person,</li> <li>• at the rate shown as a percentage in the Policy Schedule,</li> <li>• up to the maximum amount shown in the Policy Schedule</li> </ul>

## When you are not covered

### General exclusions applying to this Policy

This Policy excludes loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. War, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or
2. Any act(s) of terrorism that is directly or indirectly caused by, contributed to by, or in any way involves or is connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion. For the purpose of this exclusion, an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:
  - (i) involves violence against one or more persons, or
  - (ii) involves damage to property, or
  - (iii) endangers life other than that of the person committing the action, or
  - (iv) creates a risk to health or safety of the public or a section of the public, or
  - (v) is designed to interfere with or to disrupt an electronic system.
3. Radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

This Policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1, 2 or 3 above.

### Additional exclusions applying to this Policy

We will not pay for any claim under any section of the Policy if the claim arises directly or indirectly out of any of the following:

1. intentional self injury or suicide or any attempt at suicide,
2. your involvement in any illegal act,
3. driving or riding in any kind of race,

4. flying except as a fare paying passenger on an airline with scheduled flights,
5. the insured person's criminal or illegal act,
6. being under the influence of any narcotic, alcohol or illicit drug,
7. childbirth or pregnancy or their complications,
8. social matches,
9. end of season trips for social purposes,
10. activities involving parent / child competition,
11. events which have not been approved in writing by the governing body of the sport,
12. taking any drug which has not been approved in writing by the governing body of the sport,
13. driving a motor vehicle while under the influence of intoxicating liquor or drugs unless a registered medical practitioner has prescribed them. We will regard having a blood alcohol reading in excess of the area's legal driving limit as being under the influence of intoxicating liquor.

## General conditions

### Changing your Policy

If you want to make a change to this Policy, the change becomes effective when:

- we agree to it , and
- we give you a new Policy Schedule detailing the change.

### Other interests

You must not transfer any interests in this Policy without our written consent.

Any person whose interests you have told us about and we have noted on your Policy Schedule is bound by the terms of this Policy.

### Cancelling your Policy

#### How you may cancel this Policy

- You may cancel this Policy at any time by telling us in writing that you want to cancel it.
- Where 'you' involves more than one person, we will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

#### How we may cancel this Policy

- We may cancel this Policy in any of the circumstances permitted by law by informing you in writing.
- We will give you this notice in person or send it to your address last known to us.

### The premium

We will refund to you the proportion of the premium for the remaining period of insurance.

### Notices

Any notice we give you will be in writing, and it will be effective:

- if it is delivered to you personally, or
- if it is delivered or posted to your address last known to us.

It is important for you to tell us of any change of address as soon as possible.

### Claims

1. If anything happens that is likely to lead to a claim you or the insured person must:
  - (i) follow medical advice from a qualified medical practitioner as soon as possible after sustaining injury or illness,
  - (ii) give us notice in writing, by telephone or in person describing the occurrence,
  - (iii) tell us promptly,
  - (iv) fully complete our claim form and return it to us within 30 days after a payable condition occurs,
  - (v) **undergo any medical examination by a doctor appointed by us if we require it and at your expense provide us with any information about the claim we ask for including:**
    - doctor's reports,
    - letters and notices you receive from anyone else about your claim.

If you or any insured person act fraudulently we can reject the claim altogether and cancel this Policy.

You and any insured person must give us written notice as soon as possible of every claim, writ, summons or proceedings, including any prosecution or inquest, and all information in regard to matters which may lead to cover under this Policy.

As soon as an event that can justify a claim occurs, the insured person must make every endeavour to minimise the loss or damage.

In the event of a claim you must advise us of any other insurance you and the insured person have covering the same risk. If you or the insured person can claim from anyone else and we have already paid for the claim, you must render all reasonable assistance to us including but not limited to the proper lodgement of a claim in order that we may obtain a rateable recovery from any other Insurer.

We have the sole right to make admissions. We may refuse to protect the insured person if you or the insured person admits fault, makes any offer of payment or defends a claim in court without our consent.

We will be entitled to conduct in your name or the insured person's name the defence or settlement of any claim or to prosecute in your or the insured person's name.

We will pay benefits to you or to the insured person unless you instruct us to do otherwise.

### What we do

We may take over and conduct the defence or settlement of any claim or issue legal proceedings for damages. If we do this we will do it in your name. We have full discretion in the conduct of any legal proceedings and in the settlement of any claim. You must co-operate by giving us any statements, documents or assistance we require. This may include giving evidence in any legal proceedings.

### What can affect a claim

We will reduce the amount of a claim by the excess shown in the Policy Terms and Conditions or on the Policy Schedule.

We may refuse to pay a claim if you are in breach of your Duty of Disclosure or any of the conditions of this Policy, including any endorsements noted on or attached to the Policy Schedule.

We pay only once for loss or damage from the same event covered by this Policy even if it is covered under more than one section of the Policy.

We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent, or
- any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under this Policy.



31/07/07	1/07/08	POLICY ENDORSEMENT	41 A023666 PAD
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\*\*\*\*\* ADJUSTMENT NOTE \*\*\*\*\*  
 ADVANTAGE JONSTAN INS BROKERS  
 PO BOX 314  
 FRANKSTON  
 3199

PERSONAL ACCIDENT GROUP  
 YOUR POLICY HAS BEEN REVISED AND ANY NEW COVER, LIMITS AND/OR CONDITIONS ARE SHOWN BELOW. THIS ENDORSEMENT MUST BE READ WITH YOUR POLICY DOCUMENTS. PLEASE READ THE REVISED COVER, LIMITS AND/OR CONDITIONS CAREFULLY AND ADVISE US IF ANY CHANGES ARE NECESSARY.

THE INSURED  
 AUSTRALIAN DIRT DRIVER'S ASSOCIATIO  
 INC.

GROUP POLICY  
 -----  
 SPORT  
 -----

INSURED PERSONS

CATEGORY 1: ALL REGISTERED MEMBERS OF THE ASSOCIATION.

TIME OF OPERATION OF COVER

CATEGORY 1

TIME OF OPERATION OF COVER ACTIVITIES & ASSOCIATED TRAVEL

Cover under this policy shall apply whilst the insured person is engaged in officially sanctioned activities involving:

- \* participating in club, representative, state or national events
- \* training arranged by the insured
- \* in an administrative capacity as an official or trainer or fund-raiser.

Cover shall also include

- \* travelling directly to and from the above sanctioned activities
- \* staying away from home whilst engaged in the above sanctioned activities.

GEOGRAPHICAL LIMIT: AUSTRALIA WIDE

AGGREGATE LIMIT OF LIABILITY: \$1,000,000

SECTIONS INSURED

A: CAPITAL BENEFITS (ACCIDENT ONLY COVER)

STAMP DUTY REQUIREMENTS

WESTERN AUSTRALIA  
 WESTERN AUSTRALIA  
 STAMP DUTY PAID

TASMANIA  
 TASMANIAN STAMP  
 DUTY PAID

QUEENSLAND  
 QUEENSLAND STAMP  
 DUTY PAID

Important Information about Your Duty of Disclosure appears on the back of this schedule and on your application form. Please read this information carefully.

ENDORSEMENT PAYMENT SLIP	AUSTRALIAN DIRT DRIVER'S ASSOCIATION INC.
YOU MAY PAY AT OUR OFFICE LOCATED AT: 628 BOURKE STREET, MELBOURNE - OR YOU MAY SIMPLY MAIL YOUR PAYMENT TO US AT THE FOLLOWING ADDRESS: QBE INSURANCE (AUSTRALIA) LTD PO BOX 4323 MELBOURNE *PH:(03) 92462666* PCODE: 3001	POLICY NO: 41 A023666 PAD DUE DATE: 01/07/2008 ACCOUNT NO: 41 3311800 INTM REF NO:  AMOUNT PAYABLE



31/07/07

1/07/08

POLICY ENDORSEMENT

41 A023666 PAD

\*\*\*\*\* ADJUSTMENT NOTE \*\*\*\*\*

ADVANTAGE JONSTAN INS BROKERS  
PO BOX 314  
FRANKSTON  
3199

PERSONAL ACCIDENT GROUP

\*\* PAGE 2 \*\*

THE INSURED

AUSTRALIAN DIRT DRIVER'S ASSOCIATIO  
INC.

CATEGORY 1

CAPITAL SUM INSURED: \$75,000 1-30

B: WEEKLY ACCIDENT BENEFITS (ACCIDENT ONLY COVER)

CATEGORY 1

WEEKLY BENEFITS: \$700  
EXCL PERIOD OF CLAIM: 1 WEEKS  
BENEFIT PERIOD: 52 WEEKS

D: INJURY ASSISTANCE BENEFIT (ACCIDENT ONLY COVER)

CATEGORY 1

WEEKLY BENEFITS: \$350  
EXCL PERIOD OF CLAIM: 1 WEEKS  
BENEFIT PERIOD: 26 WEEKS

E: MEDICAL EXPENSES - AUSTRALIA ONLY (ACCIDENT ONLY COVER)

CATEGORY 1

SUM INSURED: \$5,000  
EXCESS: \$0  
LIMITED TO 100% OF EXPENSES INCURRED

SECTION D - NON MEDICARE MEDICAL EXPENSES

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A SUB LIMIT OF \$300 PER MEMBER PER INJURY APPLIES  
TO ANY PHYSIOTHERAPY EXPENSES.

DECLARATION OF MEMBERS FOR 2007/08:-  
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ENDORSEMENTS FOR ADDITIONAL MEMBERS TO BE ACCEPTED

STAMP DUTY REQUIREMENTS

WESTERN AUSTRALIA  
WESTERN AUSTRALIA  
STAMP DUTY PAID

TASMANIA  
TASMANIAN STAMP  
DUTY PAID

QUEENSLAND  
QUEENSLAND STAMP  
DUTY PAID

Important information about Your Duty of Disclosure appears on the back of this schedule and on your application form. Please read this information carefully.

ENDORSEMENT PAYMENT SLIP

AUSTRALIAN DIRT DRIVER'S ASSOCIATION  
INC.

YOU MAY PAY AT OUR OFFICE LOCATED AT:  
628 BOURKE STREET, MELBOURNE  
- OR YOU MAY SIMPLY MAIL YOUR PAYMENT  
TO US AT THE FOLLOWING ADDRESS:  
QBE INSURANCE (AUSTRALIA) LTD  
PO BOX 4323 MELBOURNE  
\*PH: (03) 92462666\* PCODE: 3001

POLICY NO: 41 A023666 PAD  
DUE DATE: 01/07/2008  
ACCOUNT NO: 41 3311800  
INTM REF NO:

AMOUNT PAYABLE



31/07/07

1/07/08

POLICY ENDORSEMENT

41 A023666 PAD

\*\*\*\*\* ADJUSTMENT NOTE \*\*\*\*\*

ADVANTAGE JONSTAN INS BROKERS  
PO BOX 314  
FRANKSTON

3199

PERSONAL ACCIDENT GROUP

\*\* PAGE 3 \*\*

THE INSURED

AUSTRALIAN DIRT DRIVER'S ASSOCIATIO  
INC.

AT THE END OF JULY & AUGUST 07 AND A FULL LIST OF  
MEMBERS TO BE SUPPLIED 31/08/2007.

IT IS HEREBY DECLARED AND AGREED THAT EFFECTIVE  
19/07/2007 THIS POLICY IS ENDORSED TO CHANGE THE  
INSURED NAME TO AUSTRALIAN DIRT DRIVERS  
ASSOCIATION INC.

IN ALL OTHER ASPECTS THIS POLICY REMAINS UNALTERED.

IT IS HEREBY AGREED AND DECLARED THAT THE ABOVE  
POLICY IS AMENDED AS FOLLOWS:-

PART A  
THE POLICY DOES NOT COVER CERTAIN THINGS  
ITEM 6 - DELETED

WHEN YOU ARE NOT COVERED:-  
ADDITIONAL EXCLUSIONS APPLYING TO THIS POLICY  
ITEM 3 - DELETED

IN ALL OTHER RESPECTS THIS POLICY REMAINS UNALTERED

ABN: Tax Status: Not Registered Tax %: 0.00

PREMIUM STAMP DUTY GST TOTAL

STAMP DUTY REQUIREMENTS

WESTERN AUSTRALIA  
WESTERN AUSTRALIA  
STAMP DUTY PAID

TASMANIA  
TASMANIAN STAMP  
DUTY PAID

QUEENSLAND  
QUEENSLAND STAMP  
DUTY PAID

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AMOUNT PAYABLE

# Australian Dirt Driver's Association inc.

IA 18073 ABN 21 184 523 659

P.O. Box 5877,  
Mackay Mail Centre Qld. 4741.  
Phone; (07) 4955 6240  
Email;  
Website;

Attach  
Passport  
Size  
Photo  
Here

## MEMBERSHIP/LICENCE/INSURANCE APPLICATION FORM.

Details to be completed in full by applicant.

PRINT CLEARLY.

PLEASE WRITE CLEARLY.

NAME;.....

POSTAL ADDRESS.....

.....STATE..... POSTCODE.....

CONTACT PHONE NO; .....

EMAIL;.....

DATE OF BIRTH; .....

NEXT OF KIN; Name .....

Address.....

AFFILIATED CLUB; .....

DIVISION; .....CAR NO; .....

**FOR APPLICANTS UNDER 18 YEARS – Parent or Legal Guardian to complete and sign.**

I ..... of .....  
[print full name] [print address]

..... have read this application and understand its contents. I consent to the applicant minor attending/participating.

Signature.....

Date.....

Please tick appropriate boxes

**MEMBERSHIP TYPE;** Required by all persons wishing to purchase licences or insurances.

- GENERAL** \$20 [full membership rights]
- ASSOCIATE** \$10 [limited membership rights- non voting.]
- JUNIOR** \$10

**LICENCE & PERSONAL ACCIDENT INSURANCE TYPE;** Optional choice

<b>ADDA inc LICENCE</b>	
<input type="checkbox"/>	<b>Senior</b> \$40 over 16 years
<input type="checkbox"/>	<b>Junior</b> \$20 under 16 years

<input type="checkbox"/> <b>NASR.</b> Includes insurance. NOTE; This option is for Speedway Racing Divisions ONLY
---

<b>ADDA inc INSURANCE</b>					
<input type="checkbox"/>	<b>Senior Driver / Rider</b> [over 16 years]	\$70	<input type="checkbox"/>	<b>Pit Crew</b>	\$40
<input type="checkbox"/>	<b>Junior Driver / Rider</b> [under 16 years]	\$40	<input type="checkbox"/>	<b>Official</b>	\$40

**DECLARATION** – Please read carefully and then signed.

I the applicant hereby declare to abide by the rules and regulations of the Australian Dirt Driver's Association inc [ADDA inc] and any affiliated organizations of the division in which I participate and be bound by the rules and regulations of any event at which I am to attend or participate.

I agree that to attend or participate in the event is at my own risk and voluntarily assume all risks, both known and unknown.

I agree to indemnify and keep indemnified the ADDA inc and affiliated organizations, the promoters, the landholders, sponsor organizations, organisers of the event, their respective agents and officials (associated entities) from and against all liability for death, personal injury, psychological trauma, loss or damage (including property damage), however arising from my Participation in or attendance at the event, except to the extent prohibited by law.

The ADDA inc, it's affiliated organizations and associated entities make no warranty, implied or express, that the event services will be provided with due care and skill or that any materials provided in connection with the services will be fit for the purpose for which they are supplied.

I acknowledge that;

- Motor sport is dangerous and that accidents causing harm can and do happen and may happen to me.
- The risks associated with attending or participating in the event include the risk that I may suffer harm as a result of, motor vehicles or parts of them, acts of violence and other harmful acts (whether intentional or inadvertent) committed by persons attending or participating in the event, failure or unsuitability of facilities (including grandstands, fences and guardrails) to ensure the safety of persons or property at the event.

I accept the conditions of, and acknowledge the risks arising from attending or participating in the event and being provided with the event services by the ADDA inc, affiliated organizations and the associated entities.

I have had sufficient opportunity to read this declaration and I fully understand it's terms.

**Applicant's Signature**

**Date** .

/ /

**Totals.**

<b>Membership</b>	\$
<b>Licence</b>	\$
<b>Insurance</b>	\$
<b>Total Due</b>	\$



# **AUSTRALIAN DIRT DRIVER'S ASSOCIATION inc**

## **HEALTH STATEMENT.**

To be completed by ADDA inc Licence/Insurance Applicants and to be returned with application form.

NAME.....

### **REGULAR DOCTOR**

NAME .....

ADDRESS.....

TOWN/SUBURB..... POSTCODE.....

1. Do you have or had any medical condition that affect you ability to participate in competition?  
 Yes                       No
2. Do you suffer from any allergies or side effects of medications?  
 Yes                       No
3. Are you currently taking any medications prescribed by a doctor or alternative/natural remedies and medications you can purchase without prescription?  
 Yes                       No

If answered yes to any of the questions, please supply further details

.....

.....

.....

.....

.....

.....

.....

## **DECLARATION.**

I have answered the above questions honestly and completely and undertake that all health and medical information provided is true and correct and not misleading or deceptive.

Signed .....

Date .....

Any applicant making a false declaration is liable to cancellation of licence and/or insurance.



# Sports Insurance

## Proposal Form



SPECIALIST INSURANCE FOR LEISURE, AMUSEMENT, SPORT, ENTERTAINMENT & RECREATION

  
**OAMPS**  
INSURANCE BROKERS

# Sports Insurance Proposal Form

## ORGANISATION DETAILS

Full Name of Organisation: \_\_\_\_\_

Is the Organisation Incorporated? \_\_\_\_\_

YES

NO

ABN Number: \_\_\_\_\_ Input Tax Credit: \_\_\_\_\_ %

Street Address: \_\_\_\_\_

\_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Postal Address: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Business Phone: \_\_\_\_\_ Business Fax: \_\_\_\_\_

Mobile: \_\_\_\_\_ Web: \_\_\_\_\_

Email: \_\_\_\_\_

Name of State or National Sporting Organisation you are affiliated with (if applicable): \_\_\_\_\_

## SPORT DETAILS

What sport(s) does your organisation conduct? \_\_\_\_\_

Please describe all the activities of your organisation: \_\_\_\_\_

## SPORTING CLUBS/ASSOCIATIONS

Number of Junior Members: \_\_\_\_\_

Number of Senior Members: \_\_\_\_\_

Number of Non-Playing Officials: \_\_\_\_\_

Number of Qualified Coaches/Referees/Instructors: \_\_\_\_\_

## COACHING/TRAINING/INSTRUCTION ORGANISATIONS

Number of Registered Clients: \_\_\_\_\_

Number of Sessions run per week: \_\_\_\_\_

Average number of clients per session: \_\_\_\_\_

Number of qualified Coaches/Referees/Instructors: \_\_\_\_\_

Are your activities conducted continuously throughout the year or are they conducted in competition seasons?

Continuously

Seasons

If Seasons, how many competition seasons do you have in a year? \_\_\_\_\_

If Seasons, what is the duration (in weeks) of each competition season? \_\_\_\_\_

If Seasons, how many fixture matches does each of your teams play in each competition season?

Senior (open age) \_\_\_\_\_

Juniors - Up to & including Under 18 \_\_\_\_\_

Are all your Coaches, umpires/referees and other officials accredited?

YES

NO

# General Details

What is the annual turnover of your organisation? \$ \_\_\_\_\_

Does your organisation own its premises or are they hired/leased?

OWN  LEASED

If owned, are these premises hired out to others?

YES  NO

If yes, please provide details: \_\_\_\_\_

If yes, is the hirer required to have its own public liability insurance for a minimum of \$10,000,000?

YES  NO

Does your organisation hire out any equipment?

YES  NO

If yes, please provide details: \_\_\_\_\_

Are there any grandstands at your organisations premises?

YES  NO

If yes, please advise seating capacity and type of construction (e.g. 10,000, brick, steel and concrete): \_\_\_\_\_

Does your organisation operate licenced premises?

YES  NO

If yes, please provide licence details (how often open, hours of licence): \_\_\_\_\_

Does your organisation have poker machines?

YES  NO

If yes, please advise number: \_\_\_\_\_

Does your organisation sell goods to the public?

YES  NO

If yes, please provide details: \_\_\_\_\_

Has your organisation entered into any contracts where it has assumed the liability of others or agreed to hold them harmless?

YES  NO

If yes, please provide details \_\_\_\_\_

## RISK MANAGEMENT DETAILS

Does your organisation have documented risk management policies and procedures in place? (copies of these documents may be requested)

YES  NO

Does your risk management program include policies/procedures regarding:

Member Protection (i.e. child protection, discrimination, harassment, codes of conduct, etc.)

YES  NO

Facility and equipment maintenance and safety

YES  NO

First Aid, including blood and infectious diseases

YES  NO

Emergency/disaster plan e.g. very serious injury/s

YES  NO

Was any consultant involved or specialised computer program used in preparing these risk management policies and procedures?

YES  NO

If yes, please provide details: \_\_\_\_\_

Does your organisation operate using an Indemnity/Waiver Form?

YES  NO

If yes, please provide a copy.

# Insurance Cover Required:

**Note:** Whilst Sports Personal Accident, Public Liability and Professional Indemnity insurance is usually organised on a package basis, we can provide both Personal Accident and Public Liability in isolation, however Professional Indemnity can only be provided in conjunction with Public Liability.

Required period of insurance \_\_\_\_ / \_\_\_\_ / \_\_\_\_ to \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## 1. Personal Accident (Sports Injury)

YES  NO

If YES, please complete the below

GOLD cover

SILVER cover

BRONZE cover

Loss of Income cover required?

YES  NO

Three options of cover (Gold, Silver or Bronze) are available.

Outlined below are the differences in cover between the 3 options, plus details of cover common to all three options.

### a) GOLD cover

- Death and Permanent Disability as per scale (Capital Benefits) \$75,000
- Non Medicare medical expenses – 85% to a maximum of \$2,500 with a \$50 excess if no private health insurance; nil excess if private health insurance

Gold Optional Loss of Income Extras

- Loss of Income - \$500 per week up to 52 weeks with a 7 day excess, or
- Student Assistance Benefit - \$500 per week up to 52 weeks with a 7 day excess, or
- Home Help Benefit - \$500 per week up to 52 weeks with a 7 day excess

### b) SILVER cover

- Death and Permanent Disability as per scale (Capital Benefits) \$50,000
- Non Medicare medical expenses – 85% to a maximum of \$2,000 with a \$50 excess if no private health insurance; nil excess if private health insurance

Silver Optional Loss of Income Extras

- Loss of Income - \$350 per week up to 52 weeks with a 7 day excess, or
- Student Assistance Benefit - \$350 per week up to 52 weeks with a 7 day excess, or
- Home Help Benefit - \$350 per week up to 52 weeks with a 7 day excess

### c) BRONZE cover

- Death and Permanent Disability as per scale (Capital Benefits) \$50,000
- Non Medicare medical expenses – 85% to a maximum of \$1,500 with a \$50 excess if no private health insurance; nil excess if private health insurance

Bronze Optional Loss of Income Extras

- Loss of Income - \$250 per week up to 52 weeks with a 7 day excess, or
- Student Assistance Benefit - \$250 per week up to 52 weeks with a 7 day excess, or
- Home Help Benefit - \$250 per week up to 52 weeks with a 7 day excess

**The following covers are included under all of Gold, Silver and Bronze covers in addition to the benefits outlined above.**

- Parents inconvenience allowance - \$25 per day to a maximum of \$1,500
- Funeral Expenses to a maximum of \$5,000
- Ancillary non medical expenses to a maximum of \$1,500
- Home/car modification benefits to a maximum of \$10,000
- Vocational Tuition to a maximum of \$3,000
- Rehabilitation expenses to a maximum of \$500
- In Memoriam expenses to a maximum of \$1,000
- Home Nursing Care benefit \$300 per week up to 52 weeks with a 7 day excess
- Dependant Children's Allowance to a maximum of \$500
- Unexpired membership benefit to a maximum of \$500
- HIV Positive benefit to 10% of the Capital Sum Insured
- Miscarriage or Premature Childbirth Benefit to \$2,500
- Kidnapping Benefit to 10% of Capital Sum Insured.

**Note:** The benefits outlined are a broad summary of cover. Refer to the policy wording for terms and conditions.

Please advise if you wish to pursue Personal Accident benefits with different sums insured to those outlines above.

**2. Public Liability Insurance**

YES  NO

If YES, please complete the below:

Select Gold or Silver cover from below by ticking the relevant box.  
If an optional \$1,000 excess is required tick the relevant box.

**a) GOLD cover**

- Public liability – Limit of Indemnity any one event \$20,000,000
- Products liability – Limit any one event and in the aggregate \$20,000,000

**b) SILVER cover**

- Public liability – Limit of Indemnity any one event \$10,000,000
- Products liability – Limit any one event and in the aggregate \$10,000,000

The standard Gold and Silver public liability cover has no excess.  
Tick the box if a \$1,000 excess is required with a discount applying to the premium.

**3. Professional Indemnity Insurance for Coaches, Referees/Umpires and Match Officials**

YES  NO

If YES, please complete the below:

Note: Professional Indemnity cannot be taken in isolation.  
It can only be taken in conjunction with Public Liability cover.

Select Gold or Silver cover from below by ticking the relevant box.  
If an optional \$1,000 excess is required tick the relevant box.

**a) GOLD cover**

Professional Indemnity – Limit any one event and in the aggregate \$2,000,000

**b) SILVER cover**

Professional Indemnity liability – Limit any one event and in the aggregate \$1,000,000

The standard Gold and Silver professional indemnity covers have no excess.  
Tick the box if a \$1,000 excess is required with a discount applying to the premium.

Retroactive Date (refer to note on page 7). \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_





# Claims Made and Notified Cover

The Professional Indemnity Section 3 is a 'claims made' cover. This means that the policy covers you for claims first made against you during the period of insurance and notified to the insurer during such period of insurance.

This extension does not provide cover in relation to:

- Events which occurred prior to the period of insurance or such earlier retroactive date as may be stipulated in the policy schedule;
- Claims made against you after the expiry of the period of insurance even though the event giving rise to the claim may have occurred during the period of insurance;
- Claims rising from or attributable to any facts, circumstances or occurrences noted on the proposal for the current period of insurance or on any previous proposal or of which notice had been given under any previous policy;
- Claims rising from or attributable to any facts, circumstances or occurrences of which you were aware and knew (or ought reasonably to have realised) prior to the commencement of the period of insurance may give rise to a claim.

As explained above, the policy does not provide cover for claims made after the expiry of the period of insurance cover provided by the Policy.

Section 40(3) of the Insurance Contracts Act 1984 however provides that an insurer is not relieved from liability under a contract of insurance in respect of a claim by reason only that the claim was made after the expiry of the period of insurance cover provided by the contract where the insured has given notice in writing to the insurer:

- of the facts that might give rise to a claim against the insured;
- as soon as was reasonably practicable after the insured became aware of those facts; and
- before the expiry of the period of insurance.

It is therefore important that you advise the insurer of any circumstances that could rise to a claim during the period of insurance to protect your position in case the circumstances give rise to a claim after the expiry of the period of insurance.

## Important Notices

Please read these notices before completing this form.

### Sports Personal Accident Duty of Disclosure

This duty of disclosure applies to Sports Personal Accident cover.

#### What you must tell us

When answering our questions you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in the answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

#### Who needs to tell us?

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy.

#### If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat this policy as never having been in force.

**You, Your or Your's Means –**

— Each person who is shown in this form; — Each legal entity that is shown in this form.

**Your Duty of Disclosure**

This policy is subject to The Insurance Contracts Act 1984. Under that Act You have a Duty of Disclosure.

This means:

- When You ask for cover, You must tell Your Insurer all that You know about the risk You want covered that may affect Their decision: — To offer You cover; and — The Terms and the cost of such cover.
- If You ask for the cover to be renewed, extended, altered or reinstated You must tell Your Insurer:
- If there have been any changes in what is covered; and — Of all things that may increase the chances of a claim.

**If Things Change**

After Your Insurer has agreed to cover You and while You are covered You must tell Them of all changes that may increase the chances of a claim. The sort of changes that may increase the chances of a claim are if:

- You vary the scope of activities You conduct; — You change the facilities You provide;
- You increase the size of Your operations.

**Non Disclosure**

If You don't tell Your Insurer something that You know which may affect Their decision To offer You cover or the terms of that cover They may be allowed to:

- Reduce that amount that They have to pay for a claim. This may mean that They would pay You nothing.
- Cancel this policy. They may even be allowed to cancel this policy from the date that the cover started if:
- You lie to Them; — Deliberately keep information from Them, or — Mislead Them.

**What You Don't Have to Tell Your Insurer**

You do not have to tell Them of anything:

- That reduces the chances of a claim, but, if You Do, it may let Them offer You better terms or a lower price
- That is common knowledge; — That They should know as a normal part of Their business;
- If They waive Your Duty of disclosure.

**If You Reduce Your Insurer's Rights**

They will not pay that part of a claim where You have by agreement limited or excluded Your rights to recover Your loss from any person or entity.

**Declaration:**

I represent that the following statements and facts are true and that no material facts have been suppressed or mis-stated. I understand that completion of this form does not bind coverage. The company's acceptance of this proposal is required before cover may be bound and the policy issued.

Furthermore, I:

1. have either completed all the questions on this form personally or they have been completed by somebody else on my behalf and the answers have been checked for fullness and accuracy by me.
2. have read and understood the information concerning claims made cover, important notices and duty of disclosure.
3. agree to the Insurer obtaining from my previous insurer(s) any information it may need about prior claims or insurance history.
4. agree to the Insurer making enquiries from any third party to verify claims history and other information disclosed herein or statements made by myself in making this application.
5. agree to the Insurer disclosing to any insurance intermediary appointed by myself or to any former or future insurer of myself the claims history or any other information as may be determined.

**PLEASE SIGN BELOW**

**NAME:** \_\_\_\_\_

(Please Print)

**SIGNATURE:** \_\_\_\_\_

**POSITION:** \_\_\_\_\_

**DATE:** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**NOTE:** Please attach any additional information that you wish to tell Your Insurer as part of Your Duty of Disclosure on a separate page.



**QBE**

## Accident/Illness Claim

The issue of this form does not constitute an admission of liability on the part of the insurer. Please complete all sections.

<b>Policy No.</b> <input style="width:90%" type="text"/>	<b>Claim No.</b> <input style="width:90%" type="text"/>
--	---

### Insured Details

<b>Insured</b>	Surname <input style="width:95%" type="text"/>	Given Name(s) <input style="width:95%" type="text"/>
<b>Claimant</b>	Surname <input style="width:95%" type="text"/>	Given Name(s) <input style="width:95%" type="text"/>
Are You Registered for GST?	No <input type="checkbox"/> Yes <input type="checkbox"/>	What is your ABN? <input style="width:100%" type="text"/>
Have you claimed or intend to claim an input tax credit on the GST component of the premium applicable to this Policy?	No <input type="checkbox"/> Yes <input type="checkbox"/> – Will you be claiming an amount less than 100%?	
	No <input type="checkbox"/> Yes <input type="checkbox"/> – Specify amount claimed	% <input style="width:50%" type="text"/>
Are you entitled to claim an input tax credit for repairs or replacement of the item that has been lost or damaged?	No <input type="checkbox"/> Yes <input type="checkbox"/> – Will you be claiming an amount less than 100%?	
	No <input type="checkbox"/> Yes <input type="checkbox"/> – Specify amount claimed	% <input style="width:50%" type="text"/>
<b>Address</b>	<input style="width:100%" type="text"/>	
	State <input style="width:50%" type="text"/>	Postcode <input style="width:50%" type="text"/>
<b>Contact Numbers</b>	Home ( ) <input style="width:50%" type="text"/>	Work ( ) <input style="width:50%" type="text"/>
	Mobile <input style="width:50%" type="text"/>	Email <input style="width:50%" type="text"/>
	<input style="width:100%" type="text"/>	
<b>Date of Birth</b>	/ / <input style="width:50%" type="text"/>	<b>Height</b> <input style="width:50%" type="text"/> <b>cm</b> <b>Weight</b> <input style="width:50%" type="text"/> <b>kgs</b> <b>Sex</b> <b>Male</b> <input type="checkbox"/> <b>Female</b> <input type="checkbox"/>
<b>Occupation</b>	<input style="width:100%" type="text"/> <b>Describe your usual duties</b> <input style="width:100%" type="text"/>	

### Injury/Illness Details

1. Give a full description below of injury or illness for which you are claiming.

<b>Illness</b>	<b>Condition</b>	<input style="width:60%" type="text"/>	
	When did it commence?	<input style="width:60%" type="text"/>	
<b>Injury</b>	How were you injured?	<input style="width:60%" type="text"/>	
	What injuries did you receive?	<input style="width:60%" type="text"/>	
	What were you doing when you were injured?	<input style="width:60%" type="text"/>	
	Where did the accident occur?	<input style="width:60%" type="text"/>	
	Details of person who witnessed the accident.	Surname	<input style="width:60%" type="text"/>
		Given Name(s)	<input style="width:60%" type="text"/>
	Address	<input style="width:60%" type="text"/>	
	Telephone Number	( ) <input style="width:50%" type="text"/>	
	Did the injury occur during the course of your usual occupation?		Yes <input type="checkbox"/> No <input type="checkbox"/>
	If the injury resulted from a motor vehicle accident were you required to undergo a breath analysis or blood test? If Yes, attach a copy of analysis result.		Yes <input type="checkbox"/> No <input type="checkbox"/>

## Injury/Illness Details

2. Have you ever had this, or similar condition, in the past?

Yes  No

If Yes, give details.

Condition

Treated by?

Date

/ /

3. Give the exact date when illness began, or injury occurred.

Date

/ /

Time

am/pm

4. When did you first consult a doctor for this condition?

Date

/ /

Time

am/pm

5. When did you become totally disabled (unable to work)?

Date

/ /

Time

am/pm

6. If still disabled, when do you expect to return to work?

Date

/ /

Time

am/pm

7. If you have returned to work, when were you able to again perform:

- one or more of the material tasks of your occupation?

Date

/ /

- all the tasks of your occupation?

Date

/ /

8. If you were admitted to a hospital, or treated as an outpatient, please give details below.

Name of Hospital	Address	From	To	In/Out Patient
		/ /	/ /	
		/ /	/ /	
		/ /	/ /	
		/ /	/ /	

9. Details of all attending physicians.

Doctor's Name	Address	Telephone Number
		( )
		( )
		( )

10. Who is your usual family doctor?

Doctor's Name	Address	Telephone Number
		( )

How long have you been receiving treatment or advice from this doctor?      years      months

11. What other medical or surgical treatment has been received during the past 5 years?

Date	Nature of Treatment	Doctor's Name	Address
/ /			
/ /			
/ /			
/ /			

12. Are you now, or have you ever been, subject to or affected by any other injury, disease, deformity, defect of senses, infirmity or weakness? If Yes, give details.

Yes  No

## Injury/Illness Details

13. Have you ever lodged a personal accident or illness claim form before?

Yes  No

If Yes, give details.

14. Are you making or entitled to make any other insurance or compensation claim in respect of this disability?

Sick Leave

Yes  No

Motor Compensation

Yes  No

Other Government Benefits

Yes  No

Workers Compensation

Yes  No

Private Health Fund

Yes  No

Superannuation Life Insurance

Yes  No

Name of Fund(s)/Insurance Company

15. Name of previous employers over last 5 years

Name of Employers	Period	
	From	To
	/ /	/ /
	/ /	/ /
	/ /	/ /

**IMPORTANT: Attached is an attending physician's statement for your doctor to complete. Your claim cannot be processed until we receive your completed claim together with the attending physicians statement. We will also require medical certificates each month from the date of disablement and a final certificate showing the actual date you resumed work.**

## Declaration of Earnings

### IMPORTANT INFORMATION

1. If you are self-employed, Weekly Earnings means your weekly earnings derived from personal exertion after allowing for the cost and expenses in incurring that income. Please complete Section 1.
2. If you are not self-employed, Weekly Earnings means your weekly remuneration earned from personal exertion by way of salary, fees, wages, commissions and any other items already agreed by us. Please complete Section 2.
3. You may be required to supply proof of your income by submitting copies of your personal and/or business income tax returns for the full financial year immediately preceding the injury or illness for which you are now claiming.

### SECTION 1 - SELF EMPLOYED PERSONS (To be completed by your accountant.)

Business /Trading Name

Address

State

Postcode

Was the business fully operational and was the Insured fully employed at the time of suffering the accident or contracting the illness?

No  Yes  - give details

Does the business have Workers' Compensation Insurance?

Yes  No

Please state the current weekly earnings (See Important Information 1 above.)

\$

Accountant's Name

Signature

### SECTION 2 - EMPLOYED PERSONS ( To be completed by employer.)

Business /Trading Name

Address

State

Postcode

Please state the current weekly earnings (See Important Information 2 above.)

\$

Is the insured person entitled to Workers' Compensation benefits?

No  Yes  - give details of payments

a) Weekly Rate

\$

b) Monies Paid to Date

\$

**Declaration of Earnings (continued)**

Was the insured person in your employ at the time of suffering the injury or illness?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the insured person entitled to receive sick leave?	No <input type="checkbox"/> Yes <input type="checkbox"/>	number of days entitled	days
Has the insured person received any sick leave payments in respect of the injury or illness for which he/she is claiming?	No <input type="checkbox"/> Yes <input type="checkbox"/>	number of days	days
Please advise the insured person's gross salary at the date of injury or illness.			\$
Officer's Name		Position	
Telephone Number	( )	Signature	Date / /

**Privacy**

QBE includes information about how we manage your personal information in our Product Disclosure Statements and Policy booklets. You can obtain a copy of the **QBE Privacy Policy Statement** from our website [www.qbe.com](http://www.qbe.com) or contact the Compliance Manager on 02 9375 4656 or email [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com) for further information.

**Declaration and Authorisation**

The information and answers given above are true, correct and complete in every detail.

1. I/We understand the claim may be refused if information is not true or is withheld.
2. I/We authorise QBE Insurance (Australia) Limited to give to and obtain from other insurers, insurance reference bureaus and credit reporting agencies any information relating to the Insured's credit or insurance history as well as insurance claims information obtained during the course of this contract.

**Medical Authority:** I authorise any hospital, physician or other person who attended me, to give QBE Insurance (Australia) Limited or its representative any or all information with respect to any illness or injury, medical history, consultation, prescription, or treatment, and copies of all hospital or medical records. I also agree that copies of all employer records including verification of earnings can be provided.

A photocopy of this authorisation will be considered as effective and valid as the original.

Signature of Insured 1.	<input checked="" type="checkbox"/>		Date	<input type="text"/>	/	/
Signature of Insured 2.	<input checked="" type="checkbox"/>		Date	<input type="text"/>	/	/

**PLEASE CHECK THAT THIS FORM HAS BEEN FULLY COMPLETED AS ANY OMISSIONS MAY DELAY YOUR CLAIM.**

**Return the completed form to your Financial Services Provider or mail to QBE Insurance, GPO Box 4229, Sydney NSW 2001.**



**QBE**

**Attending Physician's Statement**  
 Any charge for this statement must be borne by the patient.  
 Please complete all sections.

Policy Number

Claim Number

**Important – your doctor must complete the attending physician's statement. Your claim cannot be processed until we receive your completed claim together with the attending physician's statement.**

<b>Patient's Details</b>									
Patient's Name (Block Letters)	Surname				Given Name(s)				
Address							State	Postcode	
Date of Birth	/	/	Height	cm	Weight	kgs	Sex	Male <input type="checkbox"/>	Female <input type="checkbox"/>
Occupation									

<b>History</b>										
When did the patient first receive medical treatment?								Date	/	/
Was there a previous history of this or a similar condition?								No <input type="checkbox"/> Yes <input type="checkbox"/> – advise when treatment was given		

<b>Condition</b>									
Please give a complete diagnosis of this condition.									

<b>If Injury</b>										
When did the patient suffer the injury?						Date	/	/	Time	am/pm
What did the patient tell you were the circumstances surrounding the injury?										

<b>If Illness</b>										
When was the illness first contracted?						Date	/	/	Time	am/pm
When did the symptoms become evident?						Date	/	/	Time	am/pm

<b>Degree of Disability</b>										
When was the patient obliged to cease work?						Date	/	/	Time	am/pm
If the patient is still disabled, when will the patient be able to resume:										
• one or more of the material tasks of his/her occupation?								Date	/	/
• all of the tasks of his/her occupation?								Date	/	/
If the patient has recovered, when was the patient able to resume:										
• one or more of the material tasks of his/her occupation?								Date	/	/
• all of the tasks of his/her occupation?								Date	/	/

**A FINAL MEDICAL CERTIFICATE IS REQUIRED SHOWING THE ACTUAL DATE THE PATIENT HAS RESUMED WORK.**

Treatment of Present Condition					
When were you first consulted?			Date	/ /	
When were you last consulted?			Date	/ /	
How often has the patient consulted you?				Times	
Was the patient confined to hospital?			No <input type="checkbox"/> Yes <input type="checkbox"/> - give details		
Name of Hospital	Address	Period of confinement			
		From	To		
		/ /	/ /		
		/ /	/ /		
What are the current subjective symptoms?					
Please give results of any objective findings					
X Rays					
Other Tests					
What surgical procedures have been performed or are being contemplated?					
Is there any underlying condition affecting recovery from the current condition? nature of underlying condition and how it affects disability and recovery.			No <input type="checkbox"/> Yes <input type="checkbox"/> - advise		
Please advise names and addresses of other treating physicians.					
Do you believe rehabilitation would benefit this patient?			No <input type="checkbox"/> Yes <input type="checkbox"/>		
Have you terminated treatment?			No <input type="checkbox"/> Yes <input type="checkbox"/> - advise date / /		
What is the current prognosis?					
Are there any further remarks which may assist in assessing this condition?					
Doctor's Name		Qualifications			
Address					
		State	Postcode		
Telephone No.	( )				
Signature	X			Date	/ /