

UQ SPORT LIMITED – GROUP PERSONAL ACCIDENT

Policy Number: 01PO535598 Insurer: Chubb Insurance Australia Ltd
Policy Period: From 31st October 2025 to 31st October 2026, both days at 4:00pm

Policy Overview

Scope of Cover

This insurance provides cover for **Bodily Injury** whilst a Covered Person is engaged in a Sporting Related activity or a related meeting or event, including necessary direct travel to and from such activities, provided always that the activity is officially organised by and under the control of UQ Sport and/or an affiliated sporting club.

Who is covered?

All persons authorised by UQ Sport and/or its affiliated sporting clubs including individual registered players, students, registered casual program participants, club members according to the club constitution, staff, voluntary workers, committee members, trainers, coaches or officials, guest speaker, juniors of the Policyholder.

What is covered (Benefits)?

Bodily Injury resulting in death, Permanent Total Disablement, specific Permanent Loss or Permanent Partial Disablement; and other specified benefits:

■ Accidental Death	\$10,000
■ Other specified Bodily Injury Events	\$10,000
■ Bodily Injury Resulting in Surgery outside of Australia	\$10,000
■ Weekly Benefits – Bodily Injury – 104 weeks benefit period - 7 Days excess	85% of salary \$500 per week maximum
■ Fractured Bones Lump Sum Benefit	\$3,000
■ Loss of Teeth or Dental Procedures – Limit per Tooth	\$250
■ Loss of Teeth or Dental Procedures – Lump Sum Benefit	\$1,000

Additional Benefits include:

■ Return to Work Assistance	\$5,000
■ Tuition or Advice Expenses	\$4,500
■ Unexpired Membership Benefit	\$3,000
■ Replacement Staff/Recruitment Costs – per employee	\$5,000
■ Independent Financial Advice	\$5,000
■ Funeral Expenses	\$5,000
■ Coma Benefit	\$500 per week/26 week max
■ Partner Retraining Benefit	\$10,000
■ Dependent Child Supplement - per child / max per family	\$5,000 / \$15,000
■ Orphaned Benefit – per child / max per family	\$5,000 / \$15,000
■ Modification Expenses	\$10,000
■ Chauffeur Services	\$2,500
■ Emergency Home Help – 7 days Excess	\$500 per week 52 weeks maximum
■ Student Tutorial Costs – 7 days Excess	\$500 per week 52 weeks maximum
■ Premature Birth / Miscarriage Benefit	\$5,000
■ Bed Care	\$500 per week/52 weeks max
■ Terrorism Injury Benefit	\$5,000 per person \$200,000 aggregate
■ Accommodation and Transport Expenses	\$5,000
■ Education Fund Benefit	\$5,000
■ Out of Pocket Expenses	\$5,000
■ Childcare Benefit	\$5,000
■ Work Experience Benefit	\$5,000
■ Workplace Assault Benefit	\$5,000
■ Workplace Trauma Benefit	\$5,000
■ Non-Medicare Medical Expenses (\$25 excess each claim, conditions apply)	\$3,000 maximum

All benefits are subject to the full Policy Terms and Conditions.

Disclaimer:

This document has been prepared at the request of our client and does not represent an insurance policy, guarantee or warranty and cannot be relied upon as such. All coverage described is subject to the terms, conditions and limitations of the insurance policy and is issued as a matter of record only. This document does not alter or extend the coverage provided or assume continuity beyond the Expiry Date. It does not confer any rights under the insurance policy to any party. WTW is under no obligation to inform any party if the insurance policy is cancelled, assigned or changed after the Issue Date.

What is a Bodily Injury?

Bodily Injury means a bodily injury to a Covered Person resulting solely and directly from an accident (sudden, external and identifiable event that happens by chance and could not have been expected) and occurring independently of any illness or any other cause including any pre-existing medical condition (except illness or disease directly resulting from medical or surgical treatment rendered necessary by such Bodily Injury), provided the Injury and accident:

- (a) Occurs during the period of insurance and while the person is a Covered Person; and
- (b) Results in one of the Events specified within 12 calendar months from the date of such Injury.

What are Non-Medicare Medical Expenses?

Non-Medicare Medical Expenses means expenses:

- a) Incurred within twelve (12) months of sustaining a Bodily Injury; and
- b) Paid by a Covered Person or by the Policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:

• Medical • Surgical • X-ray • Chiropractic • Osteopathic • Physiotherapy • Hospital • Nursing Treatment

But does not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily Injury referred to in (a) above. Any benefit payable under Non- Medicare Medical Expenses is less any recovery made from any private health insurance fund with respect to the expense. No benefit is payable in respect of the Medicare gap, being the difference between payments made by Medicare and the Medicare Benefits Schedule fee for the expense.

What is not covered?

General Exclusions (refer to the policy wording for full details)

This Policy does not pay benefits with respect to any loss, damage, liability, Event or Bodily Injury which directly or indirectly:

1. Results from a Covered Person:
 - a) Flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers; or
 - b) Training for and/or participating in Professional Sport of any kind.
2. Results from any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the Policyholder or a Covered Person. This exclusion does not apply to any Covered Person who is not the perpetrator of such act or who did not know or condone any such act, however, in all cases, a Policyholder cannot benefit under this Policy from such act of a Covered Person.
3. Results from a Covered Person suffering from stress.
4. Results from War or Civil War in Australia or a Covered Person's Country of Residence, or any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan.
5. Are covered by:
 - a) In part or whole by Medicare;
 - b) Any workers compensation legislation;
 - c) Any transport accident legislation;
 - d) Any government sponsored fund, plan or medical benefit scheme; or
 - e) Any other insurance policy required to be effected by or under law; but only to the extent to which the loss, damage, liability, Event, Bodily Injury or Sickness is in fact covered by one or more of these schemes.
6. Results in a claim for weekly benefits due to childbirth or pregnancy (except for unexpected medical complications of emergencies arising therefrom).
7. Results from a Pre-Existing Medical Condition (except illness or disease resulting directly from medical or surgical treatment rendered necessary by any Bodily Injury).
8. Except for Part A – Lump Sum Benefits, there is no cover under the Policy for any loss, damage, liability, Event, Bodily Injury or Sickness which is covered under any other insurance policy, health or medical scheme or Act of Parliament or is payable by any other source. Chubb will however pay the difference between what is payable under the other insurance policy, health or medical scheme or Act of Parliament or such other source and what the Policyholder or the Covered Person would be otherwise entitled to recover under the Policy, where permissible by law.

Who can I contact for further information?

If you need further information about the UQ Sport Limited Group Personal Accident Insurance Policy please contact:

Human Resources UQ Sport Limited

Tel: 07 3365 6256 Email: hr@uqsport.com.au

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