



ace insurance

GROUP PERSONAL ACCIDENT & SICKNESS POLICY SCHEDULE

Policy Number:	02PO016699
Policyholder(s):	Australian & New Zealand Racing and their nominated Driver, Trainer and Driver/Trainer Licensees including subsidiary or controlled companies now or previously existing or hereafter form or acquired.
Broker:	Jardine Lloyd Thompson
Address:	Level 17 607 Bourke Street Melbourne 3000
Period of Insurance:	
From:	1 September 2011 (at 4:00pm)
To:	1 September 2012 (at 4:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium
Premium:	AUD As Agreed
Goods & Services Tax:	AUD 0.00
Stamp Duty:	AUD 0.00
Total Payable:	AUD As Agreed
	Renewal to be reassessed for any subsequent Period of Insurance

Signed at:	Melbourne	Authorised Representative
On:	17 October 2011	
		Niki Kunovski Senior Underwriter, A&H

A copy of Our Product Disclosure Statement (PDS) can be obtained by either contacting the quoting underwriter or by logging onto Our website www.aceinsurance.com.au

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Description of Cover

Covered Person(s)/Categories:	1. Nominated New Zealand drivers, trainers and driver/trainers of the Policyholder
Scope of Cover:	1. Cover under this Policy shall only apply to the Covered Person whilst on the business of the Policyholder and visiting Australia excluding whilst participating in racing and/or training
Policy Wording & PDS:	10PDSACEGPA01 ACE Group Personal Accident & Sickness Insurance Policy Wording and PDS

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Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

Personal Accident & Sickness Cover

Categories	Table of Events	Part A - Lump Sum Benefits	
1	Event 1 - Accidental Death	250,000	
	Events 2-19	250,000	
	Part B - Bodily Injury Resulting in Surgery Benefit	Part C - Sickness Resulting in Surgery - Benefits	
1	20,000	0	
	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1	750 x 52 weeks	85.00	14
	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1	0 x 0 weeks	0.00	0
	Part D - Fractured Bones – Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits	
1	3,000	0	

Aggregate Limit of Liability:

Any one (1) Period of Insurance (A):	1,000,000
Non-scheduled aircraft (B):	1,000,000

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SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT (SPDS)

ACE Insurance ACE Group Personal Accident & Sickness Insurance Policy Wording and PDS Product Disclosure Statement Amendment

Important information about this SPDS

This SPDS contains particulars of changes to the ACE Group Personal Accident & Sickness Insurance Policy Wording and PDS Product Disclosure Statement ("PDS"), code number 10PDSACEGPA01, which was prepared on 7 May 2010. This SPDS should be read together with the PDS. The PDS is amended by this document with effect from the date on which this SPDS is given to You.

This SPDS was prepared on 25 August 2011.

Supplementary information

The PDS is updated as follows:

AGE LIMIT EXTENSION: The maximum age limit of Covered Persons under the Policy is extended to eight five (85) years of age. Notwithstanding anything contained in the Policy to the contrary, the following conditions shall apply to this extension: There is no cover under the Policy with respect to any Covered Person who is aged eighty six (86) years or more and all cover with respect to a Covered Person shall cease upon their attaining that age. This will not prejudice any entitlement to claim benefits which have arisen before a Covered Person has attained the age of eighty five (85) years.

It is hereby noted and agreed that Section 1 - Part A Event 2 Permanent Total Disablement is deleted for Covered Persons aged between sixty five (65) years of age and eighty five (85) years of age and replaced with the Paraplegia/Quadraplegia.

DEFINITIONS

Paraplegia means the Permanent loss of use of both legs and the Permanent loss of use of use or part of or whole of the lower half of the body.

Quadriplegia means the permanent loss of use of both arms and both legs.

In all other respects the PDS remains unchanged.

Ref: SPDS10PDSACEGPA01-GX4838401

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CODE OF PRACTICE

ACE is a signatory to the General Insurance Code of Practice (the Code). The Code sets out the minimum standards that we will uphold in respect of the products and services that we provide. Further information about the Code is available at www.codeofpractice.com.au and on request.

Privacy Statement:

We are committed to protecting the privacy of persons covered under the Policy. We collect, use and retain any personal information in accordance with the National Privacy Principles. Our detailed privacy policy is available on Our website at www.aceinsurance.com.au.

We collect personal information (which may include health information) to determine whether to provide this insurance and the cover under it, to administer it once it is in place and to handle or settle any claims made under it.

We collect information directly from Covered Persons or the Policyholder or via Our agents and/or representatives.

We may disclose the information We collect to third parties, including contractors and contracted service providers engaged by Us to deliver Our products and services or carry out certain business activities on Our behalf (such as assessors and call centres) in relation to them, other companies within the ACE Group, other insurers, Our reinsurers, and government agencies (where We are required to by law) and agents and/or representatives of persons covered under the Policy. These third parties may be located outside Australia.

Anyone covered under the Policy agrees to Us using and disclosing personal information as set out in this Privacy Statement. This consent remains valid unless the person alters or revokes it by giving written notice to our Privacy Officer.

If a person covered under the Policy wishes to access a copy of personal information pertaining to them, or to correct or update such personal information, or has a complaint or wants more information about how We manage a person's personal information, those persons should contact the Privacy Officer, ACE Insurance Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@acegroup.com.

Consent of Covered Persons to disclosure of information

The Policyholder confirms that each Covered Person has provided their consent to the use and disclosure of their personal information for the purposes specified in this Privacy Statement and the Policyholder agrees to provide Us with evidence of the Policyholder's procedures in this regard and to advise Us if any consent has not been obtained.