SPORTSCOVER™

TAX INVOICE

Policy Schedule

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number – PMEL99/0136235

The Insured	**Member Federations of Australian Football (Capital Football), Football Federation Tasmania Ltd, Football Federation SA Inc, Football West Limited, Football Victoria Inc, Football Queensland Ltd, Football Northern Territory, Football NSW Limited and Northern NSW Football Limited Inc including all affiliated clubs, branches and associations (and their member clubs), referees branches and Futsal centres**
Sport/Business	Principally But Not Limited To The Participation, administration, organisation, promotion, development &/or Coaching Of Football(soccer), property Owners, occupiers & Any Other Activities Incidental Thereto
Teams/Members	748,921 MEMBERS
Period of Insurance	From **31/10/2026** to **31/10/2027**, at 4:00 pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium.

Cover Details

SPORTS INJURY

UNDERWRITTEN BY HDI Global Specialty SE – Australia under contract number SCA/2025

Section 4.1	Capital Benefits	The percentage of this amount which is Payable for each of Events 1 to 14 is set out in the policy	$ 100,000
Section 4.2.1	Medical Benefits	The percentage of the Medical Expenses covered under this section is	75%
Section 4.2.2	Physio Benefits	The percentage of physiotherapy expenses covered under this Section is	75%

The Excess payable for each claim under Section 4.2 is $90 Excess (Nil if member uses private health fund and has received a benefit)
The maximum amount payable per claim under Section 4.2 is $2,500

Section 4.3.1	Loss of Income	The amount payable is the lesser of 85% Net Income Lost or	$ 250 Per Week
Section 4.3.2	Student Allowance		$ 250 Per Week
Section 4.3.3	Domestic Home Help		$ 250 Per Week

The Excess Period under Section 4.3 is 21 Days
The Maximum Benefit Period under Section 4.3 is 52 Weeks

Section 4.4	All benefits excluding 4.4.1		AS PER POLICY
Section 4.4.1	Injury Assistance	The maximum amount per claim is	$ 1,500 Limit

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INSURING SPORT SINCE 1986

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This policy is hereby changed as follows:
The schedule for section 4.1 event 1 for Capital Benefits is $100,000
The schedule for section 4.1 for Capital Benefits for members under 18 years of age is $20,000
The schedule for section 4.1 event 2 under Paraplegia & Quadriplegia only is increase to $250,000

Special Events Cover
A framework is required to manage the process of extending the programme to provide cover, on a one off basis, as required by FFA or Member Federations and their affiliated Associations and/or Clubs. Covers are required to be extended for players or teams to whom cover is not automatically granted. The covers are required to have the capacity to include tournaments where overseas touring teams participate, corporate events, charity matches and composite teams. Covers will only be required to be extended when the event is sanctioned by FFA or a Member Federation. In all other respects this Policy shall remain unaltered.

Insured Person Definition:
The Insured Person definition is deleted and replaced with the following:
Insured Person means, any member of The Insured, or any other person actively engaged in and appropriately registered for the purpose of playing the Sport of The Insured. This includes any officials and/or co-opted volunteers acting for and on behalf of The Insured.

Scope of Cover
Cover applies whilst the Insured Persons is engaged in the following activities:
(A) Playing or officiating in official matches under the auspices of The Insured.
(B) Engaged in organised trials, training or practice (including practice matches) for the Sport as noted in the Schedule.
(C) Travelling directly to or from or between activities described in (a) or (b) above and the Insured Person's Normal Place of Residence, place of education or place of employment.(f) Travelling directly to or from or between activities described above from the Insured Person'snormal place of residence, place of education or place of employment.
(D) Staying away from the Insured Person's home district including overseas travel during a tour for the purpose of participating in representative matches and/or any other games duly authorised by The Insured
(E) Actually engaged in administrative or organised social activities of The Insured

(F) Engaged in official football clinics, Come and Try days, and player, coach and official development activities sanctioned by The Insured.

Non-Australian Resident Extension
The policy is extended to cover non-residents of Australia on the following basis only.

Section 4.2 Medical Benefits
Benefits are payable for medical treatment received in Australia only.

Benefits will be paid on the same basis as Australian residents with access to Medicare meaning:
If Medicare were to apply to a medical expense (as in the case for Australia residents), we will not pay any benefit under the policy for that expense to a claimant who does not have access to Medicare.

All payments cease if the claimant leaves Australia.

Section 4.3 Weekly Benefits
Loss of Wages is only payable to those with appropriate working visas or permanent resident status and where proof of such is supplied.

Benefits are payable only for occupations conducted by businesses approved to conduct business in Australia and any benefits cease once the claimant leaves Australia.

In all other respects this Policy shall remain unaltered.

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Australia Pty Ltd on behalf of the Underwriter/s detailed above.

SPORTSCOVER AUSTRALIA PTY LTD A.C.N. 006 637 903
John Torcasio
Senior Underwriter

Premium As Agreed

30/10/2026

SIGNATURE **DATE**

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