

## Your Sports Personal Accident

## Certificate of Currency

Insured Name: International Hot Rod Association of Australia, including Sydney International Dragway P/L, Palmyra Dragway, Heathcote Dragway, Dubbo Dragway and Springmount Dragway.

Risk Location: NSW

Insured Persons: **Category 1:** Income Earners (including registered officials) who are Drivers, Riders, Pit Crew, Crew Members, including overseas drivers & volunteers  
**Category 2:** Income Earners who are Street Drag Race Drivers  
**Category 3:** Non-Income Earners (including registered officials) who are Drivers, Riders, Pit Crew, Crew Members, including overseas drivers & volunteers  
**Category 4:** Non-Income Earners who are Street Drag Race Drivers, including burnout passengers

Cover Type: Injury Only

Scope of Cover: Whilst Insured Persons are taking part in events arranged by the Insured

Geographical Limits: Worldwide

Policy Period: From: 01 April, 2022 at 4pm AEST  
 To: 01 April, 2023 at 4pm AEST

### SECTION 1 PERSONAL ACCIDENT AND SICKNESS

|                                      | Category 1  | Category 2  | Category 3  | Category 4  |
|--------------------------------------|-------------|-------------|-------------|-------------|
| <b>PART A</b>                        |             |             |             |             |
| Event 1:                             | \$75,000    | \$30,000    | \$50,000    | \$20,000    |
| Events 2 - 19:                       | \$75,000    | \$30,000    | \$50,000    | \$20,000    |
| <b>PART B</b>                        |             |             |             |             |
| Weekly Injury (maximum per week):    | \$750       | \$250       | \$200       | \$200       |
| <b>PART C</b>                        |             |             |             |             |
| Injury Resulting in Surgery:         | \$10,000    | \$10,000    | \$10,000    | \$10,000    |
| <b>PART D</b>                        |             |             |             |             |
| Weekly Sickness:                     | Not Insured | Not Insured | Not Insured | Not Insured |
| <b>PART E</b>                        |             |             |             |             |
| Sickness Resulting in Surgery:       | Not Insured | Not Insured | Not Insured | Not Insured |
| <b>PART F</b>                        |             |             |             |             |
| Injury Resulting in Fractured Bones: | Not Insured | Not Insured | Not Insured | Not Insured |
| <b>PART G</b>                        |             |             |             |             |
| Injury Resulting in Damage to Teeth: | Not Insured | Not Insured | Not Insured | Not Insured |
| Percentage of Salary:                | 100%        | 100%        | 100%        | 100%        |
| Max. Benefit Period:                 | 104 weeks   | 52 weeks    | 52 weeks    | 52 weeks    |
| Waiting Period:                      | 7 days      | 7 days      | 7 days      | 7 days      |

### SECTION 2 PERSONAL WELLBEING

|  |  |
|--|--|
| Accidental HIV Infection:              | Not Insured  |
| Accommodation and Transport Benefit:   | Not Insured  |
| Additional Out of Pocket Expenses:     | Not Insured  |
| Bedcare Benefit:                       | Not Insured  |
| Childcare Benefit:                     | Not Insured  |
| Coma Benefit:                          | Not Insured  |
| Dependent Child Benefit:               | Not Insured  |
| Domestic Help Benefit:                 | \$200 per week up to 52 weeks  |
| Education Fund Benefit:                | Not Insured  |
| Home Care Benefit:                     | Not Insured  |
| Hospitalisation Waiting Period Waiver: | Not Insured  |
| Independent Financial Advice:          | Not Insured  |
| Modification Benefit:                  | Not Insured  |
| Non-Medicare Medical Expenses:         | 85% of costs up to a maximum of \$10,000, subject to a \$100 excess each and every claim.<br>Nil excess if Insured Person is in a private health fund. |
| Orphan Benefit:                        | Not Insured  |
| Parents Inconvenience Benefit:         | Not Insured  |
| Rehabilitation Benefit:                | \$20,000   |
| Spouse/Partner Retraining Benefit:     | Not Insured  |
| Student Tutorial Benefit:              | \$200 per week up to 52 weeks  |
| Unexpired Membership Benefit:          | Not Insured  |

### SECTION 3 CORPORATE PROTECTION

|                             |             |
|-----------------------------|-------------|
| Chauffeur Benefit:          | Not Insured |
| Corporate Image Protection: | Not Insured |
| Funeral Expenses:           | \$10,000    |

### AGGREGATE LIMIT OF LIABILITY

|                    |             |
|--------------------|-------------|
| Any One (1) Event: | \$1,000,000 |
|--------------------|-------------|

### BROKER AND INSURER

Broker: Coverforce

Security details: Blend Insurance Solutions Pty Ltd on behalf of Allied World

**Wording Issued:** Blend Group Personal Accident Sickness Insurance - Blend.SPA.0921

### ENDORSEMENTS AND SUBJECTIVITIES

- Capital Benefits are limited to \$10,000 for persons under 16 years of age or over 70 years of age at the time of Injury.
  - The Waiting Period applicable for all Bike Riders is subject to a minimum of 14 days.
  - Any Injury that occurs whilst outside of Australia is limited to Events 1 - 19 only.
- Non-medicare medical expenses**  
 This Policy is extended to include non-medicare medical expenses up to 85% of expenses from a recognised private health fund up to a maximum of \$10,000 per policy period.
- Each and every claim has an excess of \$100 applicable, unless the Insured Person is in a private health fund whereby the excess is nil. Ambulance costs are included within the definition of Non-medicare medical expenses.

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