

## CERTIFICATE OF CURRENCY

**From:** Scot Weston - [scot@mckenzieross.com.au](mailto:scot@mckenzieross.com.au)

We hereby confirm that we have arranged the insurance cover mentioned below:

Karting (New South Wales) Inc  
Locked Bag 8017  
PENRITH NSW 2751

**Date:** 26/09/2019

**Our Reference:** KARNSW

**RENEWAL**

Page 1 of 3

**Class of Policy:** Personal Accident And Illness (16)  
**Insurer:** Precision Underwriting Pty Ltd  
Level5/64 David Street Albury NSW 2640  
ABN: 67-617-807-333  
**The Insured:** Karting (New South Wales) Inc

**Policy No:** 18QW-AHVT19617-2974  
**Invoice No:** 177269  
**Period of Cover:**  
From 1/10/2019  
to 1/10/2020 at 4:00 pm

**Details:**

See attached schedule for a description of the risk insured

**IMPORTANT INFORMATION**

The Proposal/Declaration:

- ☐ is to be received and accepted by the Insurer  
☒ has been received and accepted by the Insurer

The total premium as at the above date is:

- ☐ to be paid by the Insured  
☐ part paid by the Insured  
☐ paid in full by the Insured  
☒ paid by monthly direct debit

Premium Funding

- ☐ This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Signature: .....

On behalf of: **MCKENZIE ROSS&CO**

## Schedule of Insurance

Page 2 of 3

**Class of Policy:** Personal Accident And Illness (16)  
**The Insured:** Karting (New South Wales) Inc

**Policy No:** 18QW-AHVT19617-29741  
**Invoice No:** 177269  
**Our Ref:** KARNSW

This policy has been placed through

Precision Underwriting Pty Ltd  
ABN: 67617807333  
Level 5,64 David Street Albury NSW 2640

Precision Underwriting Pty Ltd is an underwriting agency who has placed the policy with

Certain Underwriters At Lloyds  
One Lime Street, London EC3M 7HA UK

Insured: Karting (New South Wales) Inc. and all members, officials, authorised persons, license holders and all associated and affiliated clubs.

Risk location: New South Wales

### **Category 1**

- a) Drivers (including Guest Overseas Drivers), Pit Crew aged 16 or over in paid occupation.
- b) Drivers (including Guest Overseas Drivers), Pit Crew aged 16 or over not in paid occupation.
- c) Junior Drivers (including Guest Overseas Drivers), Pit Crew aged 5 to 16 years.

### **Category 2**

- a) All authorised officials and marshalls
- b) Voluntary workers

### **Cover Type**

Injury Only:

Coverage applies whilst and Insured Person is engaged in club activities including official race/or practice, travelling to and from an official karting activities, Pits, crew and volunteers during official karting activities.

### **Section 1- Personal Accident**

Part A- Capital Benefits

Events 1-19 sum insured \$75000

Part B- Weekly Benefits/ Injury category 1&2 temporary total disablement

Percentage of salary: 85%

Max per week: \$500

Max benefit period: 104 weeks

Waiting period: 7 days

Part B- Weekly Benefits/ Injury category 1&2 temporary partial disablement

Percentage of salary: 40%

Max per week: \$200

Max benefit period: 52 weeks

Waiting period: 0 days

Part C&D

Injury resulting in fractured bones & damage to teeth not insured

### **Additional Benefits**

Accidental HIV Infection: Not Insured

Accommodation and Transport Benefit: See below

## Schedule of Insurance

Page 3 of 3

**Class of Policy:** Personal Accident And Illness (16)  
**The Insured:** Karting (New South Wales) Inc

**Policy No:** 18QW-AHVT19617-29741  
**Invoice No:** 177269  
**Our Ref:** KARNSW

Childcare Benefit:	Not Insured
Coma Benefit:	Not Insured
Dependent Child Benefit:	Not Insured
Domestic Help Benefit:	Not Insured
Education Fund Benefit:	Not Insured
Home Care Benefit:	Not Insured
Hospitalisation Waiting Period Waiver:	Included
Independent Financial Advice:	Not Insured
Modification Benefit:	\$1,000
Orphan Benefit:	Not Insured
Rehabilitation Benefit:	Not Insured
Spouse/Partner Retraining Benefit:	Not Insured
Student Tutorial Benefit:	Not Insured
Non-Medicare Medical Expenses:	\$5,000 \$0 Excess with Private Health Insurance

### Age Limit: 5 to 80\* years of age.

For Drivers & Pit Crew aged between 71 and 80 years, cover is limited to Accidental Death only. No cover applies from the age of 81 onwards.

### Unexpired membership benefit

If, during the Period of Insurance, an Insured Person suffers an Injury which results in benefits being payable under; (a)Events 2 to 9.a); or

(b)Events 20 for which a Doctor certifies in writing will continue for a minimum period of twenty-six (26) weeks;

and is certified by a Doctor as preventing the Insured Person from continuing participation in any sport or gym activity for which they have paid or are contractually obliged to pay a membership, association or registration fee, We will pay a pro-rata refund of such fees for the current season up to the amount of \$1,000.

### Additional benefits- Ambulance/ transportation cover:

It is hereby noted and agreed with effect from 27/3/19, Accommodation and Transport Benefit is included to a max of \$1,000 any one person, anyone event.

**Accommodation and transport benefit** If, during the Period of Insurance, an Insured Person sustains an Injury and is admitted as an in-patient of a hospital, which is more than one hundred (100) kilometres from the Insured Person's normal place of residence,

We will pay the actual and reasonable transport and/or accommodation expenses incurred by their Spouse/Partner and/or Dependent Children to travel to or remain with the Insured Person up to the amount shown on the Policy Schedule against Additional Wellbeing – Accommodation and Transport Benefit.