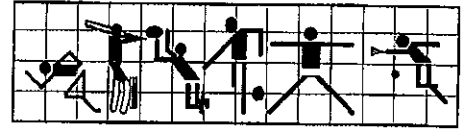


Policy Schedule



SPORTSCOVER

A.C.N. 006 637 903 A.B.N. 43 006 637 903 AFS
LicenseNo.230914

TAX INVOICE

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 PMEL99/0076087

Contracting Insured	JLT (Netball Australia Risk Protection Programme) Discretionary Trust (JDT) and members of the JDT
The Insured	All Australian Netball Association T/as Netball Australia, Northern Territory Netball Association Ltd (NT Netball), Queensland Netball Association Inc (Netball Queensland), South Australian Netball Association Inc (Netball SA), Tasmanian Netball Association Inc (Netball Tasmania), Victorian Netball Association Inc (Netball Victoria), WA Netball Inc (WA Netball), the ANZ Championship Competition and competing teams, including Tasman Trophy Netball Limited (TTNL) and all Affiliations, Associations and clubs participating within organised club competitions and coaching clinics of each State and Territory including all members, regional boards, players, officials, volunteers, trainers, umpires, referees, coaches, directors, officers, committees, sub-committees and work experience students and prospective members for up to four weeks after initial approach including subsidiary or controlled companies now or previously existing or hereafter formed or acquired.
Address	LEVEL 2, 140 KING STREET MELBOURNE 3000 AUSTRALIA
Postal Address	LEVEL 17, 607 BOURKE STREET MELBOURNE 3000 AUSTRALIA
Sport / Activities	Principally Administration, participation and promotion of Netball throughout Australia and all club related social and similar activities organised by the Insured including Property Owners/Occupiers and any other incidental occupation.
Teams / Members	
Period of Insurance	212175 PLAYERS From 1/11/2009 to 1/11/2010. 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

SPORTS INJURY

UNDERWRITTEN BY Sportscover Syndicate 3334 at Lloyd's

4. Policy Benefits

It is hereby agreed and declared that the Policy is amended as follows:-

Section 4.1 Schedule of Events is deleted and replaced as follows:-

Maximum \$100,000

Insured Events	% of Max Capital Sum Payable
1. Death – Insured Persons Aged 18 to 85	100%
Insured Persons Under 18	20%
Insured Persons (non-players only)	
Aged 86 to 100	20%
2. Permanent & Incurable Quadriplegia	100%
3. Permanent & Incurable Paraplegia	100%
4. (a) Permanent Total Loss of sight in both eyes	100%

(b) Permanent Total Loss of sight in one eye	100%
5. (a) Permanent Total Loss of use of two limbs	100%
(b) Permanent Total Loss of use of one limb	100%
6. (a) Permanent Total Loss of the lens in two eyes	100%
(b) Permanent Total Loss of the lens in one eye	50%
7. (a) Permanent Total Loss of the use of hearing in both ears	75%
(b) Permanent Total Loss of the use of hearing in one ear	30%
8. Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extends to cover more than 40% of the entire external body	50%
9. Permanent Total Loss of the use of four fingers & thumb of either hand	70%
10. Permanent Total Loss of the use of four fingers on either hand	40%
11. (a) Permanent Total Loss of use of one thumb of either hand – both joints	30%
(b) Permanent Total Loss of use of one thumb of either hand – one phalanx	15%
12. (a) Permanent Total Loss of use of fingers of either hand – three phalanges joints	10%
(b) Permanent Total Loss of use of fingers of either hand – two phalanges joints	7%
(c) Permanent Total Loss of use of fingers of either hand – one phalanx joint	5%
13. (a) Permanent Total Loss of use of toes of either foot – all – one foot	15%
(b) Permanent Total Loss of use of toes of either foot – great – both joints	5%
(c) Permanent Total Loss of use of toes of either foot – great – one joint	3%
(d) Permanent Total Loss of use of toes of either foot – other than great – each toe	1%
14. Fractured leg or patella with established non-union	10%
15. Shortening of leg by at least 5cms	7%
16. Permanent and incurable total loss or use of all limbs	100%

Any benefit payable in the Schedule above is limited to 20% of the amount if the injury occurs whilst an insured person is travelling directly to or from an activity insured under the policy.

Any permanent physical disability not included in events 4 to 16 above.

Any permanent total loss of use of any body part not shown above will be compensated at a percentage of \$50,000 as determined at the sole discretion of the Underwriter. Such determination will not be inconsistent with the benefits provided under events 4-16 inclusive. The benefit payable will be relevant to the insured persons capacity of employment.

Section 4.2 Cover provided to Insured Persons aged 3 to 100 years

Section 4.2.1	Medical Benefits	The percentage of the Medical Expenses covered under this section is	80%
Section 4.2.2	Physiotherapy Benefits	The percentage of physiotherapy expenses covered under this Section is	AS PER POLICY

**The Excess payable for each claim under Section 4.2 is \$ 25 Excess
The maximum amount payable per claim under Section 4.2 is \$ 2,250**

Section 4.3 Weekly Benefits

Section 4.3.1 Loss of Income The cover will be either 80% if the members' net weekly income or the dollar amount selected by the Member Organisation – whichever is the lesser. The maximum benefit period of 104 weeks. The first applicable elimination period will apply commencing from the first day of medical treatment was sought for an injury resulting in total or partial disablement, for which no compensation is payable.

Each Member Organisation has the following loss of income benefits for all affiliated members:

\$250/per week (14 day elimination period)

The exception of this is Netball WA who has the following cover:

\$300/per week (14 day elimination period)

Australia Open Squad Members, Australia 21 & Under Squad Members and ANZ Championship Members (Elite Players) including umpires, referees and officials.

\$1000/per week (14 day elimination period)

Loss of Income cover also extends to include cover for match payments received from playing and umpiring netball (including income earned from netball participation).

Section 4.3.2	Student Allowance	100% reimbursement for members under 25 years of age	
		Weekly Amount	\$400
		Eliminated Period	14 Days
		Benefit Period	52 Weeks
Section 4.3.3	Domestic Home Help	100% reimbursement	
		Weekly Amount	\$400
		Eliminated Period	14 Days
		Benefit Period	52 Weeks
Section 4.4	All benefits excluding 4.4.1		AS PER POLICY

It is hereby agreed and declared that the policy is amended as follows:

4.4.1 Parents Inconvenience Allowance

For every day a child under 20 years spends in hospital

Daily Amount \$50

The maximum amount payable is \$1,500

Elimination Period 24 Hours

Deductible/Excess

- 1) \$7,500 any one event, except for the Elite Players which is \$12,500 any one event; and
- 2) \$868,400 in the aggregate

All in line with the attached 2010 JLT (Netball Australia Risk Protection Programme) Discretionary Trust (JDT).

The Aggregate has been predicted on existing levels of membership renewing. If there are less members included then the aggregated limit reduces and if there are more members included then the Aggregate limit increases.

Aggregate Limit of Liability \$10,000,000

In all other respects the Policy remains unaltered.

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



19/01/2010
DATE

Endorsement Advice

TAX INVOICE

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 – PMEL99/0076087

The Insured	NETBALL AUSTRALIA INC
Address	Level 2, 140 King Street Melbourne 3000 Australia
Postal Address	Level 17, 607 Bourke Street Melbourne 3000 Australia
Sport/Business	NETBALL
Teams/Members	212175 PLAYERS
Period of Insurance	From 1/07/2010 to 1/11/2010 , 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

UNDERWRITTEN BY Sportscover Syndicate 3334 at Lloyd's

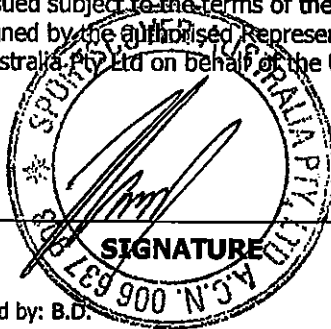
It is hereby agreed and declared that with effect from 1/7/2010 the Policy is amended as follows:

Section 4.3.1 is endorsed to include the following:

Cover will include any Insured Person that is engaged in permanent part time work in their occupation up to the time of Bodily Injury. Permanent Part Time will be defined as work that is undertaken for the same hours (in excess of ten hours) each week over an 8 week period.

In all other respects the Policy remains 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.



7/07/2010

DATE

Printed by: B.D.

Premium	\$0.00
Total	\$0.00

MELBOURNE 271 – 273 Wellington Road, Mulgrave, VIC 3170

SYDNEY Suite 103, 507 Kent Street, Sydney, NSW 2000

LONDON LUC, 3 Minster Court, Mincing Lane, London EC3R 7DD

TORONTO Suite 270, 33 Yonge Street, Toronto, Ontario, M5E 1G4

Claims Hotline: 1300 134 956 (Australia only)

Email: info@sportscover.com

Ph: +61 (0)3 8562 9100

Ph: +61 (0)2 9268 9100

Ph: +44 (0)20 7398 4080

Ph: +1 (416) 987 7595

Fax: +61 (0)3 8562 9111

Fax: +61 (0)2 9268 9111

Fax: +44 (0)20 7398 4090

Fax: +1 (416) 336 4608

Website: www.sportscover.com



Underwriting Agency of the Year 2009

