



Berkshire Hathaway
Specialty Insurance

Group Personal Accident Insurance

POLICY SCHEDULE

Thank you for providing Berkshire Hathaway Specialty Insurance the opportunity to offer terms. Please find *Our* schedule of benefits below.

Policy Number 47-ZAH-341515-01

Policyholder Netball Australia Tournaments Master Policy

Period of Insurance

Insurance Period: From: **31 March 2025** To: **31 March 2026**
Both days at 4:00pm Eastern Standard Time

Aggregate Limits of Liability

Any one Accident or Occurrence Not Insured

Non Scheduled Air Travel

Single-engine Not Insured

Multi-engine Not Insured

Helicopter Not Insured

Premium

Base Premium As agreed

Goods and Services Tax (GST) As agreed

Stamp Duty As agreed

Total Premium As agreed



Schedule of Sums Insured

| | |
|---------------------------|--|
| Category | A |
| Insured Persons | All registered participants of the declared and sanctioned Netball master game, gala day, tournament, carnival or holiday clinic. |
| Operation of Cover | The insurance provided under this <i>Policy</i> shall apply in the event an <i>Insured Person</i> sustains a <i>Bodily Injury</i> whilst actively participating in the relevant Netball event as sanctioned by the <i>Policyholder</i> . |

| | |
|--------------------------|---------------------|
| Coverage Sections | Sums Insured |
|--------------------------|---------------------|

Part I – Accidental Death and Disablement

| | | |
|--|--|-------------|
| Event 1 – Accidental Death | | Not Insured |
| Event 2 – Permanent Total Disablement | | Not Insured |
| Events 3 to 18 – Other Permanent Disablement | | Not Insured |

Part II – Weekly Injury Benefit

| | | |
|---|--|-------------|
| Event 19 – Temporary Total Disablement (Injury) | | Not Insured |
| <i>Excess Period</i> | | n/a |
| <i>Benefit Period</i> | | n/a |

Part III – Fractured Bones

| | | |
|-----------------------------------|--|-------------|
| Events 21 to 29 – Fractured Bones | | Not Insured |
|-----------------------------------|--|-------------|

Part IV – Bodily Injury Resulting in Surgery outside of Australia

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|---|--|-------------|
| Events 30 to 34 – Injury resulting in Surgery | | Not Insured |
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Part V – Bodily Injury Resulting in Loss or Damage to Teeth

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|---|--|-------------|
| Events 35 to 36 – Injury resulting in Loss or Damage to Teeth | | Not Insured |
|---|--|-------------|

Part VI – Weekly Sickness Benefit

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|--|--|-------------|
| Events 37 – Temporary Total Disablement (Sickness) | | Not Insured |
| <i>Excess Period</i> | | n/a |
| <i>Benefit Period</i> | | n/a |

Part VII – Sickness Resulting in Surgery outside of Australia

| | | |
|---|--|-------------|
| Events 39 to 42 – Sickness resulting in Surgery | | Not Insured |
|---|--|-------------|



BHSI Health

| | | |
|-------------------------------------|--|-------------|
| Accidental H.I.V. Infection Benefit | | Not Insured |
| Bed Care Benefit | | Not Insured |
| Coma Benefit | | Not Insured |
| Modification Benefit | | Not Insured |
| Premature Birth/Miscarriage Benefit | | Not Insured |
| Rehabilitation Benefit | | Not Insured |
| Terrorism Benefit | | Not Insured |
| Trauma Benefit | | Not Insured |
| Visitors Benefit | | Not Insured |
| Work Experience Benefit | | Not Insured |
| Workplace Assault Benefit | | Not Insured |

BHSI Wellbeing

| | | |
|---|--|-------------|
| Accommodation and Transport Expenses | | Not Insured |
| Chauffeur Benefit | | Not Insured |
| Childcare Benefit | | Not Insured |
| Corporate Image Protection | | Not Insured |
| Dependent Child Supplement | | Not Insured |
| Domestic Help Benefit | | Not Insured |
| Education Fund Benefit | | Not Insured |
| Executor Emergency Cash Advance Benefit | | Not Insured |
| Funeral Expenses Benefit | | Not Insured |
| Independent Financial Advice Benefit | | Not Insured |
| Orphan Benefit | | Not Insured |
| Out of Pocket Expenses Benefit | | Not Insured |
| Replacement Staff/Recruitment Costs | | Not Insured |
| Spouse or Partner Employment Training Benefit | | Not Insured |
| Student Tutorial Benefit | | Not Insured |
| Unexpired Membership Benefit | | Not Insured |



Endorsements Applicable to this Policy:

Dual Coverage

It is hereby declared and agreed that where a benefit is payable under both this *Policy* and Policy Number BHSI - 47-ZAH-334173-02 as a result of an insurable event arising out of any one occurrence, then only one amount, that being the highest Benefit Amount, shall be payable for that benefit.

Non-Medicare Medical Expenses Endorsement

If, during the *Period of Insurance* and the Operation of Cover, an *Insured Person* sustains a *Bodily Injury*, We will pay *Non-Medicare Medical Expenses* as follows:

We will pay *Non-Medicare Medical Expenses* incurred by the *Insured Person* up to eighty five percent (85%) of the actual costs to a maximum of one thousand two hundred and fifty dollars (\$1,250) after the deduction of an *Excess* of seventy-five dollars (\$75). If an *Insured Person* is a member of a private health fund, the *Excess* will not apply.

For the purpose of this Endorsement:

Non-Medicare Medical Expenses means expenses that are not subject to any full or partial Medicare rebate nor recoverable by the *Insured Person* or by the *Policyholder* from any other source, and are:

- (a) incurred and paid by the *Insured Person* or the *Policyholder* on the *Insured Person's* behalf within twelve (12) calendar months of the *Bodily Injury* the subject of the claim; and
- (b) Incurred for treatment certified necessary by a *Doctor* as a result of the *Bodily Injury* and provided by a physiotherapist, chiropractor, osteopath, nurse or similar provider of medical services, excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural *Teeth*, excluding dentures.

Non-Medicare Medical Expenses does not mean any or part of any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by the *Insured Person* after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly referred to as the "Medicare gap").

Condition Applicable to this Endorsement only:

The benefit amount payable under this Endorsement will be reduced by any expense recoverable by the *Insured Person* or the *Policyholder* from any other insurance, scheme or plan providing medical, physiotherapy or similar coverage in respect of the same *Bodily Injury* or from any other source, except for the *Excess* amount recoverable from such other insurance, scheme, plan or source.

Exclusions Applicable to this Endorsement only:

In addition to the 'General Exclusions Applicable to all Sections of the *Policy*', We will not be liable to pay any benefits, loss, cost or expense under this Endorsement which would result in *Us* contravening the Health Insurance Act 1973 (Cth), National Health Act 1953 (Cth), the Private Health Insurance Act 2007 (Cth) or any succeeding, amendment, replacement or equivalent legislation to those Acts.

All other terms and conditions of this *Policy* remain unchanged.



Berkshire Hathaway Specialty Insurance

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| Territory | Worldwide |
| Jurisdiction | Subject to Australian legal jurisdiction and legal practice. |
| Currency | All values are in Australian Dollars unless otherwise specified. |
| PDS / Policy Wording | BHSI-AUS-AH-GPA-PDS-06/2022 |

Signatures:

Ralph Tortorella, Secretary

Peter Eastwood, President

For and on behalf of Berkshire Hathaway Specialty Insurance Company

06 June 2025

Dated

TAX NOTICE

**(DOES NOT APPLY TO THE EXTENT OF THE INSURER'S LIABILITY FOR COLLECTION OR PAYMENT OF
AUSTRALIAN PREMIUM TAXES)**

Premium may be subject to insurance premium taxes or other taxes outside Australia. The Insurer is not responsible for the payment, collection or remittance of any such taxes. The premium is exclusive of any applicable premium or other taxes outside of Australia, and it is the obligation of the Insured to pay any such applicable taxes either itself or through its broker. The Insurer does not provide tax advice and recommends the Insured consult its own tax advisor with respect to its tax obligations.