

World Surf League

2019 Personal Accident and Travel Insurance Cover Summary

PLEASE NOTE THIS IS NOT PRIVATE HEALTH AND MEDICAL INSURANCE

To ensure that you are appropriately covered in the event of an Injury or Illness in your Country of Residence, and in the event that the insurance policy you have purchased is unable to pay benefits due to local laws or legislation, WSL RECOMMENDS YOU PURCHASE Private Health and Medical Insurance.

This is a summary only. Please refer to the policy wording for the full policy terms, conditions and exclusions.

Insured:	Association of Surfing Professionals LLC D/B/A World Surf League and all related entities or subsidiaries registered in relevant regions around the world and/or and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities		
Insurer:	AHI - Accident and Health International Underwriting Pty Ltd		
Policy Number:	0025775		
Policy Wording:	AHI Personal Accident and Travel Policy Wording 0025775 GPA/CT WRD 1216 T		
Period of Insurance:	From:	4.00pm	31 December 2018
	To:	4.00pm	31 December 2019
	Both Local Standard Time at the Insured's head office		
Insured Persons:	All professional and amateur surfers as declared in the Insured's records, including those participating at World Championship Tour (CT), World Qualifying Series (QS), Junior Tour, Longboard Tour (Non QS) and Masters levels.		
Territorial Limits:	Worldwide We shall not be liable to pay for: Any monies in excess of \$250,000 with respect to a Kidnapping occurring in Mexico or Your Country of Residence or any country located in Central or South America (note cover will apply within Brazil up to a maximum of \$250,000).		
Age Limits:	There is no cover for any Person over the age of seventy-five (75) years for Sections 1-9 and no cover for any Person over the age of sixty-five (65) years for Section 10.		
Aggregate Limit of Liability:	Any One Period of Insurance	USD	2,000,000
Limit Any One Event:	Charter / Non Scheduled Flights	USD	500,000
Currency:	All amounts shown are expressed in US Dollars, unless specified otherwise		

Scope of Cover:

FULL COVER ANNUAL

Section 1 : Personal Accident

Full Time 24 Hour / 365 Day Cover

Sections 2 - 10 : Travel

Cover applies whilst an Insured Person is engaged in travel overseas or in Country of Residence as follows:

- Whilst an Insured Person is participating in any form of surfing (including competition / training) including direct travel to and from such activities.
Cover commences once the Insured Person leaves their place of residence or business, whichever is the place of departure and be continuous until the Insured Person returns to their normal residence or place of business (maximum duration for any one trip is one hundred and eighty (180) days).
- Accompanying spouses and/or partners and/or defactos and dependent children and/or parent/guardian whilst travelling with an Insured Person. **No Cover applies in respect to Personal Accident Section.**
- Whilst an Insured Person is engaged in voluntary work / committee meetings / training and any activities authorised by and under the control of the Insured including direct travel to and from such activities.

BASIC COVER ANNUAL

Section 1 : Personal Accident

Section 3 : Overseas Medical and/or Country of Residence Medical Expenses Only with no cover for Ongoing Medical Expenses. Additional Expenses cover applies with a benefit limit of \$7,500.

Section 4 : AHI Assist / Emergency Medical Evacuation

No other benefits apply.

Whilst an Insured Person is competing in a registered / authorised Association of Surfing Professional LLC/World Surf League **event only**, excluding travel to and from such event.

Cover commences at the start of the first heat until elimination from the event.

Cover finishes once eliminated from event.

ONE OFF FULL COVER

Sections 1 - 10 : Personal Accident & Travel

Whilst an Insured Person is participating in any form of surfing (including competition / training) including direct travel to and from such activities.

One trip only - cover applies once the Insured Person leaves their place of residence or business and be continuous until the Insured Person returns to their normal residence or business, consisting of a maximum of two (2) events only.

Schedule of Benefits (subject to Scope of Cover, Policy Terms, Conditions and Exclusions):

USD	CT MEN	CT WOMEN	QS	NON QS
Section 1 : Personal Accident				
Lump Sum Benefits				
Accidental Death / Permanent Disability (Events 1-9)	\$ 100,000	\$ 100,000	\$ 50,000	\$ 50,000*
* Juniors under 18 years of age limited to \$25,000				
Injury not shown in schedule caused as a result of shark attack	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500
Lacerations due to surfing which requires twenty (20) stitches or more	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Injury resulting in Surgery	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Weekly Benefits – Injury				
Temporary Total Disablement Benefit Period – maximum 104 Weeks Excess Period – 28 Days	\$ 3,000 per week	\$ 2,000 per week	\$ 1,500 per week	\$ 1,500 per week
Injury resulting in Fractured Bones				
Neck, Skull or Spine (complete fracture)	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Hip or Pelvis	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Skull or Shoulder Blade	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Collarbone or Upper Leg	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Upper Arm, Kneecap, Forearm, Elbow or Lower Leg	\$ 800	\$ 800	\$ 800	\$ 800
Jaw, Wrist, Cheek, Ankle, Hand or Foot	\$ 400	\$ 400	\$ 400	\$ 400
Vertebrae, Rib, Finger, Thumb or Toe	\$ 150	\$ 150	\$ 150	\$ 150
Injury resulting in Loss of Teeth or Dental	\$ 450	\$ 450	\$ 450	\$ 450
Injury Assistance Benefit Period – maximum 12 Weeks	Home Help / Student Tutorial covered with Limit of \$200 per week	Home Help / Student Tutorial covered with Limit of \$200 per week	Home Help / Student Tutorial covered with Limit of \$200 per week	Home Help / Student Tutorial covered with Limit of \$200 per week
Prize Money: Benefit Period – maximum 104 Weeks Excess: one (1) Surfing Event (as defined OR 28 Day Excess Period, whichever is the lessor)	Guaranteed Prize Money at each Event, at first level of elimination USD100,000 maximum any one accident in the aggregate	Guaranteed Prize Money at each Event, at first level of elimination USD100,000 maximum any one accident in the aggregate	Guaranteed Prize Money at each Event, at first level of elimination USD25,000 maximum any one accident in the aggregate	Not Insured
Out of Pocket Expenses Benefit Payable – maximum \$10,000	\$ 500 per week	\$ 500 per week	\$ 500 per week	\$ 500 per week

USD	CT MEN	CT WOMEN	QS	NON QS
Sections 2 - 10 : Travel				
Section 2 – Kidnap and Ransom / Extortion	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000
Section 3 – Overseas Medical, Additional Expenses and Ongoing Medical Expenses	Unlimited	Unlimited	Unlimited	Unlimited
Country of Residence Medical Expenses	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
Section 4 – AHI Assist – Emergency Medical Evacuation	Unlimited	Unlimited	Unlimited	Unlimited
Section 5 – Loss of Deposits / Cancellation and Curtailment Expenses	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500
Section 6 – Baggage / Electronic Equipment				
(Baggage Limit any one item \$5,000)	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
Money / Travel Documents	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
Section 7 – Personal Liability	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000
Section 8 – Rental Vehicle Excess Waiver	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Section 9 – Missed Transit Connection	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Section 10 – Life Insurance *	\$ 50,000	\$ 50,000	Not Insured	Not Insured

* (Applicable to Australian and New Zealand Insured Persons only – conditions apply)

Premiums attaching to Cover Options:

COVER TYPE	COST PER PLAN - USD (includes Stamp Duty)
QS Full Cover Annual	\$1,614.40
QS Basic Cover Annual	\$947.45
Non QS Full Cover Annual	\$775.92
Non QS Basic Cover Annual	\$556.97
One Off Full Cover	\$403.60

Important to Note – Limitations to Basic Cover Options

Not all policy sections shown above are covered under the Basic Cover Options. The following sections are covered - **Personal Accident, Overseas Medical and/or Country of Residence Medical Expenses as per above limits, Additional Expenses limited to \$7,500 and AHI Assist / Emergency Medical Evacuation (no cover applies for Ongoing Medical Expenses). No other benefits apply.**

Cover only applies whilst an Insured Person is competing in a registered / authorised Association of Surfing Professional LLC/World Surf League event only, *excluding travel to and from such event*. Cover commences at the start of the first heat until elimination from the event. *Cover finishes once eliminated from event.*

Section 3 – Medical and Additional Expenses:

Medical Expenses means:

- all reasonable costs necessarily incurred outside Your Country of Residence for hospital, surgical, ambulance or other diagnostic or remedial treatment given or prescribed by a Doctor and additional expenses or forfeited travel, hotel or out-of-pocket expenses, reasonably and necessarily incurred as a direct result of the Insured Person's Accidental Death, Injury or Sickness;
- all reasonable costs necessarily incurred within Your Country of Residence for a Doctor, nurse, hospital, ambulance service or other diagnostic or remedial treatment. The maximum amount We will pay in total will not exceed \$10,000 per Insured Person for a maximum period of twelve (12) months. (When receiving treatment in Your Country of Residence the benefits provided under this Policy may be governed or limited by local legislation. If this is the case then the respective local legislation or regulations will prevail over the terms and conditions of this Policy);
- Ongoing Medical Expenses incurred after the Insured Person's return to their Country of Residence, for a period of up to twenty-four (24) months, as a direct result of their Injury or Sickness. When receiving treatment in Your Country of Residence the benefits provided under this Policy may be governed or limited by local legislation. If this is the case then the respective local legislation or regulations will prevail over the terms and conditions of this Policy);
- Dental expenses to teeth (other than Dentures) and is caused directly by an Injury.

Additional Expenses means (benefit limited to \$7,500 under Basic Cover Options):

- additional expenses or forfeited travel, hotel or out of pocket expenses, reasonably and necessarily incurred as a direct result of the Insured Person's Accidental Death, Injury or Sickness;
- expenses related to the evacuation of the Insured Person as a direct result of their Injury or Sickness, including necessary expenses incurred for qualified medical staff to accompany the Insured Person, provided such evacuation is recommended by a Doctor;
- reasonable travel and accommodation expenses of two Close Relatives or travelling companions of the Insured Person who, as a result of the Insured Person's Injury and Sickness, are required to travel to or remain with the Insured Person on written medical advice;
- all expenses incurred in repatriating the Insured Person to the most suitable hospital or to the Insured Person's home address provided that such repatriation is as a direct result of them suffering an Injury or Sickness and is necessary on medical advice and is organised by AHI Assist in accordance with Section 4 of this Policy;
- reasonable funeral expenses incurred outside Country of Residence for the burial or cremation of the Insured Person or costs (excluding funeral and interment costs) incurred in transporting the Insured Person's body or ashes and personal effects back to a place nominated by the legal representative of the Insured Person's estate, as a direct result of the Insured Person's death. In either event the maximum amount We will pay in total will not exceed \$20,000 per Insured Person.

Cancellation means:

- additional expenses or forfeited travel, hotel or out of pocket expenses, reasonably and necessarily incurred as a direct result of the Insured Person's Accidental Death, Injury or Sickness;
- expenses related to the evacuation of the Insured Person as a direct result of their Injury or Sickness, including necessary expenses incurred for qualified medical staff to accompany the Insured Person, provided such evacuation is recommended by a Doctor;

General Definitions / Conditions:

Country of Residence means the country of which the Insured Person is a citizen or permanent resident (ie the holder of multiple entry visa or permit which gives the Insured Person resident rights in such country).

Country of Residence in relation to Insured Persons who are American (citizens or residents) and reside outside of Hawaii for the purpose of this Policy does not include Hawaii.

Country of Residence Medical Expenses cover applies when an Injury or Sickness first manifests in your country of residence as per the Policy terms, conditions and exclusions.

Ongoing Medical Expenses cover applies when an injury or illness first manifests outside your country of residence (when travelling overseas) as per the Policy terms, conditions and exclusions.

Injury means bodily injury suffered by the Insured Person caused by an accident occurring after the commencement date of the policy and whilst it is in force, but excludes injury resulting from sickness or disease of any kind whether or not an injury was a contributing factor to the illness, sickness or disease, **except** should an Insured Person be involved in an accident while surfing from which an infection develops.

Temporary Total Disablement means the temporary inability of the insured person to engage in their usual occupation or business duties, while they are under the regular care of and acting in accordance with the instructions or advise of a Doctor.

Temporary Partial Disablement means the temporary inability of the insured person to engage in a substantial part of their usual occupation or business duties, while they are under the regular care of and acting in accordance with the instructions or advise of a Doctor.

General Exclusions:

We shall not pay benefits with respect to any loss, damage, liability, Event, Injury or Sickness which:

1. results from an Insured Person engaging in or taking part in flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers; or
2. results from any intentional self-injury, suicide or any illegal or criminal act committed by You, an Insured Person or a Spouse/Partner; or
3. results from War, Civil War; invasion, act of foreign enemy, revolution, rebellion, insurrection or military or usurped power in Australia or an Insured Person's country of residence, or any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan; or
4. is or results from or is a complication of infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC); or
5. results from an pre-existing medical condition, infirmity or weakness known to the Insured Person to have existed prior to the commencement of the policy
6. results directly or indirectly from the Insured Person being under the influence of intoxicating liquor, having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with a Doctor's advice.
7. results from the Insured Person suffering from neurosis, psychosis, mental, emotional, stress or anxiety condition, physical fatigue and or/associated disease or disorder.

Deductibles: (USD)

CT Men / CT Women / QS

Prize Money:

An Excess of one (1) Event
or
28 Day Excess period applies
whichever is lesser

CT Men / CT Women / QS / Non QS

Temporary Total Disablement:

28 Days

Electronic Equipment:

\$ 250

The information provided herein is a summary of useful information only and is not an exhaustive list of all terms, conditions and exclusions contained within the PDS/Policy. Please refer to the PDS/Policy for full details.

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What to do in the event of a Claim

In An Emergency: Use AHI Assist Line **(+61 (0)2 9978 6666)** for specific assistance on all medical and/or travel emergency matters whilst travelling. This is a reverse charge number and can be utilised from anywhere in the world.

You can also email AHlassist@dynamiq.com.au or SMS + 61 (0)488 863 244

The service includes:

- Medical Insurance verification
- Payment guarantees for hospitals
- Emergency Medical Advice (24 hours per day)
- Case Management if hospitalised
- Cost containment and control
- Hospital discharge planning
- Arrangement of evacuation home, if required

All Other Claims: A claim form should be prepared and sent to Willis Towers Watson (Willis) as soon as possible. (Refer Contact details below.)

If you do forward the claim documents directly to AHI please ensure that Willis are also notified in order that they can monitor the progress of the claim and assist you as required.

For any questions on claims, please contact **Willis Towers Watson**.

When submitting your claim, please quote Policy Number: 0025775

Contact Details:

Willis Towers Watson

Telephone: +61 (0)7 3167 8500 Facsimile: +61 (0)7 3221 2552
Postal Address: GPO Box 538, Brisbane QLD 4001, Australia

Michelle Love, Queensland Manager, Health & Benefits

Email: michelle.love@willistowerswatson.com
Direct Telephone: +61 (0)7 3167 8553 Mobile: +61 (0)400 790 685

Stephen MacDermott, Broking Director

Email: stephen.macdermott@willistowerswatson.com
Direct Telephone: +61 (0)7 3167 8545 Mobile: +61 (0)416 465 275

AHI Claims (Non Urgent Claims)

Telephone: +61 (0)2 9251 8700 Facsimile: +61 (0)2 9252 4385
Email: claims@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Postal Address: GPO Box 4213, Sydney NSW 2000, Australia