

## GROUP PERSONAL ACCIDENT & SICKNESS

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<b>Policy Number:</b>	0027878
<b>Insured:</b>	National Dirt Racers Association Inc. And/or its/their subsidiary and/or related corporations, as defined under Australian Corporations Law and/or financiers and all parties for whom the insured undertakes to insure for their respective rights, interests, interrelationships and liabilities
<b>Insured Persons:</b>	Drivers, Mechanics, Officials, Bike Riders who are Members of NDRA who have elected to take this cover Members and for whom a premium has been paid.
<b>Period of Insurance:</b>	From: 30th day of June 2017 at 4.00 pm To: 30th day of June 2018 at 4.00 pm
<b>Insured Events</b>	<b>Each insured person</b>
Death & Capital Benefits Sum Insured (Insured Events 1-19)	\$100,000
Insured Event 1 Only	\$30,000 Insured Persons under 18 years of Age
Insured Event 20 Temporary Total Disablement caused by Injury	100% of average gross weekly Salary to a maximum of \$1,000
Domestic Help or Student Tutorial Benefits	\$1,000 per week for a maximum of 52 weeks (non-income earners)
Non-Medicare Medical Expenses	80% of expenses incurred to a maximum of \$5,000 (\$250 excess)
Rehabilitation Expenses	\$20,000
Funeral Expenses	\$7,000
Out of Pocket Expenses	\$3,000
Emergency Transport	\$5,000
Deferral Period	7 Days
Benefit Period	Up to and including 58 year of age 104 weeks from the date you first become entitled to the payment of weekly compensation  59 years to 70 years of age 52 weeks



<b>Aggregate Limit of Liability:</b>	\$1,000,000
<b>Scope of Cover:</b>	The Coverage afforded by this policy shall only apply whilst an Insured Person is attending an Authorised Event or Meeting, organised and under the control of a recognised motorsport association/organisation/body/and/or any of its affiliates, including necessary and direct travel to and from such authorised Events or Meetings.
<b>Pre-existing Condition:</b>	There is no cover for Pre-existing Conditions (as defined) whether or not a proposal form has been received.
<b>Territorial Limits:</b>	Australia Wide
<b>Policy Wording:</b>	GPA PDS/WRD 0027878 16/17 T