



RACING AND WAGERING WESTERN AUSTRALIA

Approved Rider Licence Application

I acknowledge that I understand the terms and conditions I am riding under and have read the summary of the terms of the personal accident insurance policy below and accept these terms.

I agree to adhere to the Rules of Thoroughbred Racing and follow all directions of the Stewards.

Signature of Approved Rider

Date

(Please refer to QBE Sports Insurance Accident & and Health Insurance Policy for full policy details)

Section A – Capital Benefits

Sum Insured \$25,000

Section B – Weekly Benefits - Injury

85% of earnings to a maximum of \$500/week
Benefit Period 52 weeks
Excess Period 14 days

Section D - Non Medicare Medical Expenses

Out of Pocket and Non Medicare Medical Expenses Benefit

\$500 per insured person.
Excess \$100 each and every event.

Endorsements: Compensation Table 1 in Section A is limited to \$10,000 for all insured persons without dependents.

The Policy provides:

- lump sum payments for accidental death and other listed conditions which result from an injury during time of operation of cover,
- periodic payments to replace income that is lost following an accident which occurs during time of operation of cover,
- non Medicare medical expenses incurred as a result of injury where the injury occurs during time of operation of cover, including Physiotherapy and Ambulance Services but excluding the cost of dental treatment unless treatment is necessarily incurred to sound and natural teeth and is caused by injury.

The Policy does not cover certain things.

Claims may be refused in certain circumstances.

Please refer to Sports Insurance Policy Terms and Conditions for full details of the terms and conditions of cover and exclusions.

The Policy will not cover you if a claim arises directly or indirectly out of any of the following:

- any injury, medical condition, infirmity or weakness known to you or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this cover,
- illness,
- Suicide or attempted suicide,
- any injury where you are entitled to receive a benefit from any statutory transport accident scheme or statutory workers compensation scheme.