

INSURANCE SCHEDULE

INSURED

Racing and Wagering Western Australia Member Clubs of the Western Australian Provincial Thoroughbred Racing Association (Inc), Country Racing Association (Inc), Western Australian Trotting Association including affiliated or member clubs, WA Country Trotting Association, Southern Districts Racing Association, Avon Valley Greyhound Racing Association and Botra including subsidiary or controlled companies now or previously existing or hereafter formed or acquired.

BUSINESS DESCRIPTION

Provincial and country horse racing clubs including property owners and occupiers

PERIOD OF INSURANCE

From: 31st July 2011 at Perth Local Time

To: 31st July 2012 at Perth Local Time

INSURED PERSONS

Directors, Executives, Employees, Consultants, Accompanying Spouse and Dependant Children

SCOPE OF COVER

Cover under this Policy shall only apply whilst the Insured Person is engaged on Travel during a Policy Period, as defined:

TRAVEL means travel undertaken on the business of the Insured which is authorised by the Insured and shall include associated leisure travel provided always such travel involves a destination outside a radius of 100 kilometres from the place of departure for the commencement of the Travel excluding everyday travel to and from the Insured Person's place of business.

TRAVEL also means personal or non-associated leisure travel for directors and nominated executives and their accompanying Spouse and Dependant Children provided always such travel involves an Interstate destination or a destination outside Australia.

Cover commences from the time the Insured Person leaves his or her normal residence or place of business, whichever is the place of departure for the commencement of the Travel and continues for a maximum period of 180 consecutive days or until the Insured Person returns to his or her normal residence or place of business, whichever occurs first. Section 3.1 Loss of Deposits shall commence at the time the Insured Person pays in part or full for the Travel.

THE BENEFITS

Section	The Schedule of Compensation Applicable under each Section of this policy for each Insured Person During Each Period of Travel	The Compensation Each Insured Person
1 A	OVERSEAS MEDICAL EXPENSES	UNLIMITED
1 B	ONGOING MEDICAL EXPENSES IN AUSTRALIA	Included in 1 A
1 C	OVERSEAS MEDICAL EVACUATION EXPENSES	Included in 1 A
	Travel Guard™	Included in 1 A
3	LOSS OF DEPOSITS AND ADDITIONAL EXPENSES	UNLIMITED
	Please Note sub limits apply - see section 3 for details	
4	LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS AND CREDIT CARDS	\$15,000 Included in luggage limit
	Specified Items: Mislaid Luggage Credit Card Fraud Keys And Locks Money	\$3,000 \$3,000 \$1,000 \$5,000
	Please note: For business equipment including laptop computers and mobile phones, an excess of \$250 applies to each and every loss	
5 A	Directors, Executives, Employees & Consultants of the Insured	7 x Annual Income to a maximum of \$250,000
	Accompanying Spouse and Dependant Children	\$250,000
	The Compensation payable for Event 1 Death for Accompanying Dependent children and Insured persons under 18 years of age is limited to:	\$20,000
	BROKEN BONES BENEFIT, Event 20	\$5,000
5 B	WEEKLY INJURY BENEFIT, Event 21	85% x Income to a maximum of \$1,500 per week
	Aggregate Period Elimination Period	156 Weeks 7 Days
	DOMESTIC HOME HELP BENEFIT, Event 23	85% of the cost of Domestic Help up to a maximum of \$1,000 per week
	Aggregate Period Elimination Period	156 Weeks 7 Days
	STUDENT TUTORIAL EXPENSES BENEFIT, Event 24	85% of the cost of Student Tutorial Expenses up to a maximum of \$1,000 per week
	Aggregate Period Elimination Period	156 Weeks 7 Days
5 C	SURGICAL BENEFITS FOR INJURY, Section C: Maximum	\$20,000
5 D	SURGICAL BENEFITS FOR SICKNESS, Section D: Maximum	\$20,000
5 E	WEEKLY SICKNESS BENEFIT, Event 22	By endorsement at 100% of Income up to \$0 per week
	Aggregate Period Elimination Period	156 Weeks 7 Days
6	ALTERNATIVE EMPLOYEE OR RESUMPTION OF ASSIGNMENT	\$10,000

EXPENSES	
----------	--

7	POLITICAL RISK AND NATURAL DISASTER EVACUATION EXPENSES	\$20,000
8	MISSED TRANSPORT CONNECTION	\$5,000
9	RENTAL VEHICLE EXCESS COVER	\$5,000
10	KIDNAP AND RANSOM AND EXTORTION	\$500,000
11	PERSONAL LIABILITY	\$10,000,000
12	EXTRA TERRITORIAL WORKERS COMPENSATION	INCLUDED
	Per Week	\$1,000
	Common Law	\$2,000,000
	Any One Loss	\$2,000,000
	Annual Aggregate	\$2,000,000
13 A	CORPORATE TRAVELLERS FAMILY CARE – SPOUSE ACCIDENTAL DEATH	\$25,000
13 B	CORPORATE TRAVELLERS FAMILY CARE – EDUCATION FUND	\$15,000
13 C	SPOUSE RETRAINING	\$15,000
14	IDENTITY GUARD	\$10,000

AGGREGATE LIMITS OF LIABILITY

Total Liability (a)	\$1,000,000
Unscheduled Flights (b)	\$500,000
Kidnap, Ransom and Extortion (c)	\$2,000,000
Personal Liability (d)	\$10,000,000

WORDING

Corporate Passport Travel AH1700.4	
Deductible (Business Equipment)	\$250
Deductible (Any Claim)	Nil

INSURER	PERCENTAGE	POLICY NUMBER
Chartis	100	2600138416