

28 February 2023

TO WHOM IT MAY CONCERN

Gavin Kumar  
Senior Account Executive

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## Certificate of Currency Group Personal Accident

**Our Ref: 061330**

This certificate of currency provides a summary of the policy cover and is current on the date of issue. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this Certificate by email or for any loss, damage or expense thereby occasioned to any recipient.

<b>INSURED</b>	Avalon Beach Pickleball Association Inc.
<b>ADDRESS</b>	55 Cabarita Road Avalon Beach,NSW 2107 Australia
<b>ABN AND ITC DETAILS</b>	ABN To Be Advised                      ITC    0.00%
<b>SPORT/BUSINESS</b>	Racquet Ball
<b>TEAMS/MEMBERS</b>	100 Players
<b>GOVERNING LAW OF CONTRACT</b>	Australian
<b>PERIOD OF INSURANCE</b>	From: 1 March 2023 at 4 PM Local Time (SA). To:    1 March 2024 at 4 PM Local Time (SA).
<b>COVER DETAILS</b>	<b>Section 4.1 Capital Benefits</b>  The Percentage of this amount which is payable for each of \$50,000 Events 1 to 14 is set out in the policy  <b>Section 4.2 (I) Medical Benefits</b>

The percentage of the Medical Expenses covered under this section is 85%

**Section 4.2 (2) Physio Benefits**

The percentage of physiotherapy expenses covered under this Section is As Per Policy

The Excess payable for each claim under Section 4.2 is \$ 50 Excess

The maximum amount payable per claim under Section 4.2 is \$ 1,500

**Section 4.3 (1) Loss of Income**

The amount payable is the lesser of 85 % Net Income Lost or \$250 Per Week

**Section 4.3 (2) Student Allowance**

As per Policy

**Section 4.3 (3) Domestic Home Help**

As per policy

The Excess Period under Section 4.3 is 7 Days

The Maximum Benefit Period under Section 4.3 is 52 Weeks

**Section 4.4 All benefits excluding 4.4.1**

As per Policy

**Section 4.4 1 Injury Assistance**

The maximum amount per claim is \$ 1,500 Limit

**POLICY WORDINGS  
AND CONDITIONS**

Lloyd's & HDI Global Specialty SE-Australia.

**INSURER**

Lloyd's of London  
through Sportscover Aust P/L

**PROPORTION**

100.000%

**POLICY NUMBER**

QMEL/10452200

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