

Australian National Drag Racing - Personal Accident Insurance Policy

Summary of Cover

This Summary of Cover provides a general overview of the ANDRA Personal Accident Insurance policy.

The ANDRA Insurance Program has been arranged by Gallagher Insurance Brokers on behalf of the ANDRA.

With this in mind, the program is placed with the insurance providers on a group basis and therefore it is not issued on behalf of each individual license holder.

Please refer to the information below to see if this coverage is right for you and the activities in which you intend to participate. For further advice please contact our Gallagher representative of ANDRA office.

Group Personal Accident Cover

The Personal Accident Policy provides financial assistance to 'Insured Persons' who may sustain an injury *whilst engaged in a sanctioned drag racing event*. This includes official races, official practice sessions, committee meetings, and other sanctioned events.

Please note: The Health Insurance Act 1973 (Cth) prohibits general insurers from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our web site or visit www.medicare.gov.au

Insured

Australian National Drag Racing Association Ltd, Evolve Facility Management Pty Ltd including subsidiary or controlled companies now or previously existing or hereafter formed or acquired, including mortgagees, lessors and other interest-ed parties for their respective rights and interests.

Insured Persons

All Drivers, Pit Crew and Crew Members (including Guest Overseas Drivers), Guests, Authorised Officials and Voluntary Workers, and all Street Drag Race Drivers

Scope of Cover

Whilst Engaged in Club Organised and Sanctioned Events of the named insured

Insurance Period

From: 30th September 2025 at 4.00pm CST
 To: 30th September 2026 at 4.00pm CST

Territorial Limits

Within Australia

Insurer

HDI Global SE trading as HDI Global SE, Australia ABN: 55 490 279 016

Policy Wording

HDI Global SE, Australia Group Personal Accident Only April 2022

Schedule of Benefits

Maximum Age Limit:	980 years
Aggregate Limit of Liability:	\$1,000,000
Aggregate Limit of Liability per Event for Charter/Non-scheduled flights:	Nil
Aggregate Limit of Liability per Event for Nuclear, Biological, Chemical Terrorism:	\$1,000,000

Maximum Lump Sum Benefit

Category 1

Lump Sum Injury and Accidental Death Benefits	\$75,000
Sublimit for Persons aged over 80 years	\$10,000
Accidental Death if aged under 18 years	\$20,000
Broken / Fractured Bones Benefit	\$ 3,000
Accidental HIV Infection Lump Sum Benefit	Not Covered
Cosmetic and Reconstructive Surgery Benefit	\$2,500
Executor Expenses Benefit	\$5,000
Air or Road Rage Benefit	\$5,000
Carjacking Benefit	Not Covered
Premature Childbirth/Miscarriage Benefit	Not Covered
Prosthetic Limbs and Eye Benefit	\$5,000
Terrorism Injury Benefit	\$5,000
Trauma Counselling Benefit	\$5,000
Dependent Child Supplement Benefit	\$30,000
Maximum Payable per Dependent Child	\$10,000
Orphaned Benefit	\$50,000

We will pay the following Benefits for each Insured Person for the Insured Events listed below as a percentage of the Maximum Benefit for 'Lump Sum Injury and Death Benefits' shown on Your Policy Schedule:

Weekly Benefits

Weekly Injury Benefit	\$1,000
Income Limitation	100%
Deferral Period	7 Days
Benefit Period	104 Weeks
Coma Benefit	Not Insured

Other Benefits Consequent of an Injury or Illness

Family Accommodation and Transport Expenses Benefit	\$1,000
Bed Care Benefit	\$2,000
Daily Amount	\$100
Childcare Services Benefit	\$5,000
Education Fund Benefit	\$30,000
Maximum Payable per Dependent Child	\$10,000
Home, Workplace and Vehicle Modification Benefit	\$25,000
Retraining and Rehabilitation Expenses Benefit	\$25,000
Unexpired Membership Benefit	\$1,000
Partner Employment Training Benefit	\$15,000
Financial Advice Benefit	\$5,000
Corporate Image Protection Benefit	\$10,000
Funeral Expenses Benefit	\$10,000

The above only provides summary of the cover, please refer to the policy wording for full terms, conditions and exclusions.

Endorsements

Non-Medicare Medical Benefits

If during the Period of Insurance and during the Scope of Cover, an Insured Person is suffers an Injury and incurs Non-Medicare Medical Expenses, We will pay the Non-Medicare Medical Expenses incurred by the Insured Person as shown below:

Limit per Insured Person: \$10,000

Excess applied per claim: \$50

Non-Medicare Medical Expenses means expenses incurred by an Insured Person or the Insured with-in twelve (12) calendar months of the Injury suffered by the Insured Person, that are not subject to any full or partial Medicare rebate, for treatment of an Injury certified necessary by a Medical Practitioner to a registered private hospital, physiotherapist, chiropractor, osteopath, nurse or similar provider of medical services. It does not mean dental treatment, unless such treatment is necessarily required, to Teeth other than dentures and is caused by an Injury.

Passengers

The definition of Insured Persons extends to include passengers if the insurance cover is selected. Passengers and day licence holders do not automatically have coverage unless they are specifically nominated to the Insured or if they are entered into a Pro-Am event level or above where such cover is compulsory.

Non-Income Earners – Category 1

It is hereby noted and agreed that with respect to Category 1 who are not in receipt of any Income, the maximum Weekly Benefits We will pay is \$250 per week to a maximum of fifty two (52) weeks. A seven day excess shall apply.

Annual Aggregate Deductible

This Policy has an annual aggregate deductible of \$60,000 which is payable by the Insured in the event of a claim or series of claims prior to the Benefit being payable by Us.

Except as otherwise provided in these endorsements, the insuring clause and all other Policy terms and conditions shall have full force and effect. The third party claims adjustment expenses under the annual aggregate deductible shall be payable by Us and will not be included under the annual aggregate deductible.

How to make a Claim

Claims Procedure

- All claims must be reported to ANDRA immediately following an accidental injury. Failure to do so may enable the Insurer to reduce or avoid any liability should the Insurers rights be prejudiced.
- Obtain a claim form from Gallagher - download by visiting www.ajg.com/au/claims/sportclaims or contact ANDRA directly.
- Fully complete all sections of the claim form (all questions must be answered – if not applicable, write N/A).
- Your Medical Practitioner must complete the attending physician's statement and provide any relevant medical reports. Any expenses for this statement or reports are the responsibility of the patient/claimant.
- When the claim form has been completed in full, signed and dated, please send it with attachments as a PDF file to ANDRA.
- Once ANDRA have certified the claim form, it will be forwarded to the insurers who will make direct contact with you.

Limitations of Coverage

The cover provided under this program is not "comprehensive" and is intended to compliment other insurance cover you may have in place. You will need to be mindful of any undertakings that are relevant to your own personal situation and we encourage all participants to consider their own individual needs and circumstances in relation to Private Health, Life and Income Protection insurance. It is an individual's responsibility to ensure that they have adequate insurance cover for their individual needs.

General Advice Warning

This information provided by Gallagher is considered general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the Policy documentation which can be accessed by contacting Gallagher.