SPEEDWAY AUSTRALIA · ARRANGED BY GALLAGHER

Personal Accident Insurance - Summary of Cover

A general overview of the Group Personal Accident insurance arranged for Speedway Australia licence holders. This cover is placed on a group basis, covering all Insured Persons as detailed below.

Insurer Liberty Specialty Markets | **Cover up to $100,000** | **Aggregate $2,000,000**

This summary provides a general overview of the Speedway Australia Personal Accident Insurance policy, arranged by our nominated insurance broker, Gallagher, and placed with the chosen insurer on a group basis covering all Insured Persons.

In general terms, a Personal Accident policy is designed to provide financial protection if an Insured Person suffers an accidental injury, disability or death resulting from an accident during a Speedway Australia event. The policy is comprehensive in nature but does not take into account your specific personal circumstances — if you require any amendment or additional cover beyond what is provided, please reach out to your Gallagher contact.

Policy details

GROUP BASIS

Insurer	Liberty Specialty Markets
Policy wording	Liberty AU Sports Personal Accident PDS and Policy Wording – 28 March 2026
The Insured	National Association of Speedway Racing Pty Ltd, National Association of Speedway Racing Inc., trading as Speedway Australia
Insured Persons	All National and State Executives, committee members, employees and consultants of the Insured, drivers, mechanics, officials, visitors and overseas drivers declared to the Insured who are licence holders of Speedway Australia.

Operative time	1. Whilst attending for the purpose of engaging in Competition (including practices) where Speedway Australia has issued a valid Permit; 2. Whilst attending Official Functions organised by, recognised by or under the direct control of Speedway Australia and/or any of its affiliates; 3. Cover extends to insured persons who hold annual licences only, for necessary and direct travel to and from such Competition Event or Practice, and Official Function, including the journey to and from such events, during the policy period.
Sport	(Speedway) Motor Sports
Policy period	**From:** 30 June 2026 at 4:00pm CST **To:** 30 June 2027 at 4:00pm CST
Territorial limits	Within Australia in respect of all Insured Persons, extended to worldwide cover in respect of licensed drivers only, subject to written approval by Speedway Australia.
Aggregate limit of Liability	**$2,000,000** – any one Occurrence **$1,000,000** – Non-Scheduled Flying
Age limits	5 – 90 years

Cover at a glance

FOUR PARTS

PART A
Death & Capital Benefits
Up to $100,000
Lump-sum cover for accidental death and permanent injury

PART B
Fractured Bones
Up to $5,000
Scheduled benefit for a broad range of fractures

PART C
Weekly Injury Benefit
85% of income up to $800/wk
Loss of income, home help & student help — 104 weeks

PART D
Non-Medicare Medical
Up to $7,500
Emergency transport expenses

Summary - Policy Benefits

Section	Benefit	Limits & excesses
Death & Capital Benefits	**Death and Capital Benefits**	Up to a maximum of **$100,000**
Fractured Bone	**Fractured Bone Benefit**	Up to a maximum of **$5,000**
Weekly Injury Benefits	**Home Help**	100% of actual costs incurred up to **$200** Benefit period 104 weeks · Excess period 7 days. Home help supplied by a recognised agency only.
⋮	**Loss of Income**	85% of salary up to **$800** Benefit period 104 weeks · Excess period 7 days. Less any amount earned in reduced capacity. Limited to 30% if the insured person chooses not to return to work in a reduced capacity after medical clearance.
⋮	**Student Help Benefits**	100% of actual costs incurred up to **$350 per week** Benefit period 104 weeks · Excess period 7 days. Full-time students only.
⋮	**Dental Injury**	As per policy
Non-Medicare Medical Expenses	**Hospital and Medical expenses**	100% of actual cost up to a maximum of **$5,000**
⋮	**Emergency Transport expenses**	100% of actual costs up to a maximum of **$7,500**

As fully detailed in the insurer's issued policy schedule and wording. Weekly benefits are subject to a 7-day excess period and a 104-week benefit period.

Part A — Death & Capital Benefits

% OF PART A BENEFIT

Percentages are applied to the Part A, Death & Capital Benefits amount shown on the policy schedule, unless a dollar amount is stated.

#	The event must occur within 12 months of the bodily injury	Benefit payable
1	Accidental death if the insured person is 16 years and under or 70 years and over if the insured person is 17 years or younger than 70 years	**30%** **100%**

#	**The event** must occur within 12 months of the bodily injury	Benefit payable
2	Permanent total disablement	100%
3	Permanent paraplegia or quadriplegia	100%
4	Permanent and incurable paralysis of all limbs	100%
5	Permanent total loss of sight of one or both eyes	100%
6	Permanent total loss of use of one or more limbs	100%
7	Permanent and incurable insanity	100%
8	Permanent total loss of the lens of — both eyes / one eye	100% / 50%
9	Permanent total loss of hearing of — both ears / one ear	100% / 50%
10	Third degree burns and/or resultant disfigurement covering more than 40% of the entire external body	50%
11	Permanent total loss of use of four fingers and thumb of either hand	75%
12	Permanent total loss of use of four fingers of either hand	40%
13	Permanent total loss of use of the thumb of either hand — both joints / one joint	30% / 15%

#	The event must occur within 12 months of the bodily injury	Benefit payable
14	Permanent total loss of use of fingers of either hand — three joints / two joints / one joint	**10% / 8% / 5%**
15	Permanent total loss of use of toes of either foot — all (one foot) / great (both joints) / great (one joint) / other than great (each toe)	**20% / 5% / 5% / 3%**
16	Fractured leg or kneecap with established non-union	**10%**
17	Loss of at least 50% of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	**1% to a max of $10,000 in total**
18	Shortening of leg by at least 5 cm	**7.5%**
19	Permanent partial disablement not otherwise provided for under events 8–18	**As reasonably determined (consistent with events 8–18), up to $75,000**
20	Necessary surgical removal of internal organs	**15% per organ**
21	Premature childbirth (prior to 26 weeks gestation) or miscarriage — lump sum	**$5,000**
22	Funeral expenses following accidental death — reimbursement of costs	**Up to $12,000**

Part B — Fractured Bones

% OF PART B BENEFIT

#	The event must occur within 12 months of the bodily injury	Benefit payable
23	Neck, skull or spine — complete fracture / other fracture	100% / 50%
24	Hip — complete fracture	75%
25	Jaw, pelvis, leg, ankle or knee — complete fracture	50%
26	Cheekbone or shoulder — complete fracture	30%
27	Arm, elbow, wrist or ribs — complete fracture	20%
28	Nose or collar bone — complete fracture	10%
29	Finger, thumb, foot, hand or toe — complete fracture	10%
30	Established non-union of any of the above complete fractures	Additional 5% (max 100%)

Percentages are applied to the Part B, Fractured Bones amount shown on the policy schedule.

Part C — Weekly Injury Benefit

Provided only where a Part C, Weekly Injury Benefit is noted on the policy schedule. Each event must occur within 12 months of the bodily injury.

Temporary total disablement — loss of income

Up to the benefit payable noted on the schedule, not exceeding the stated percentage of income or the benefit period.

Temporary partial disablement — loss of income

As above, less any amount earned working in a reduced capacity. Limited to 30% of the Part C benefit if the insured person chooses not to return to work in a reduced capacity after medical clearance.

Temporary total disablement — home help

Costs and expenses up to the benefit payable and within the benefit period, for home help supplied by a recognised agency only.

Temporary total disablement — student help

Costs and expenses up to the benefit payable and within the benefit period, for help required by full-time students only.

Part D — Non-Medicare Medical Expenses

#	**The event** must occur within 12 months of the bodily injury	Benefit payable
31	Non-Medicare medical expenses	**% of expenses up to the benefit payable, as noted on the schedule**

Additional benefits included

AUTOMATICALLY INCLUDED

Accommodation & Transport Expenses

Up to $5,000

Where an insured person is admitted as a hospital in-patient for at least 7 days more than 100 km from their normal residence, reasonable transport and/or accommodation for a parent/guardian, spouse/partner and/or dependent children to travel to and remain with them.

Dependent Child Benefit

$5,000 per child

Payable on accidental death to the spouse/partner or legal personal representative — $5,000 per dependent child, subject to $15,000 per family.

Education Benefit

$5,000 per child

On accidental death, up to $5,000 per surviving dependent child paid to their school or university for fees incurred, subject to $15,000 per family.

Rehabilitation Benefit

Up to $25,000

Where a Part C benefit is paid — tuition, return-to-work programs, personal/family counselling or financial advice, undertaken with prior written agreement and medical certification.

Modification Benefit

Up to $15,000

Where a benefit is paid under Part A events 2, 3 or 4 — costs to modify the home and/or vehicle, or to relocate to a more suitable home, with medical certification.

Spouse or Partner Employment Training

Up to $15,000

Following Part A events 1–5, reimbursement of a spouse/partner's actual training or retraining costs (conditions apply; within 24 months of the injury).

Injury Assistance Benefit

Up to $200/week

For an insured person who is unemployed, in receipt of Centrelink or a self-funded retiree — medical aids and ongoing consultations, up to $200 per week for a maximum of 104 weeks.

Full-Time Student Benefit

$25/day, max $2,000

For a hospitalised full-time student aged 18 and under, $25 per day for a parent or guardian to visit, beginning the first day of confinement, up to $2,000.

Transportation Benefit

Up to $2,500

Where an insured person has a valid Part C claim and can return to work but cannot drive or use public transport — hire of a chauffeured vehicle or taxi from home to work.

Escalation of Claim Benefit

+5% compounding p.a.

On renewal, after 12 months' continuous Part C payments (and each subsequent 12 months), the weekly benefit increases by a compound rate of 5% per annum.

Exposure

Deemed injury

Where an insured person is exposed to the elements as a result of an accident and suffers an insured Event within 12 months, it is deemed a bodily injury on the date of the accident.

Disappearance

Presumed death

If the body is not found within 12 months of an accident involving the conveyance travelled in, accidental death is presumed (subject to a signed refund undertaking should they later be found alive).

Personal Accident top-up cover

Boost your weekly income protection

The Speedway Australia policy provides a weekly loss-of-income benefit of **$800 gross per week**. If this is not suitable to your financial circumstances, you can purchase additional Personal Accident top-up cover directly through Gallagher on an individual-needs basis.

Top-up cover is a separate, additional policy that supplements the group cover, providing extra financial protection in the event of a serious injury or accidental death. It acts as an added layer of protection and helps bridge the gap in your regular weekly earnings, so you are better prepared financially following an accident or injury.

How to make a claim

1. **Report promptly.** All claims must be reported to Speedway Australia as soon as possible following an accidental injury. Delay may allow the insurer to reduce or avoid liability where its rights are prejudiced.
2. **Download the claim form.** Available from the Speedway Australia section of the Gallagher Sport website (Group Personal Accident Claim Form) and from the Speedway Australia website under the **Downloads** tab.
3. **Complete every section.** Answer all questions — write “N/A” where not applicable. Your medical practitioner must complete the attending physician’s statement and provide any relevant medical reports (at the claimant’s cost).
4. **Submit for certification.** Send the completed, signed and dated form with attachments as a PDF to Speedway Australia at **admin@speedwayaustralia.net.au**.
5. **Insurer contact.** Once Speedway Australia has certified the form, it is forwarded to the insurer, who will make direct contact with you.

Important — Medicare: Personal Accident insurance does not generally cover medical expenses listed within the Medicare Benefits Schedule (MBS). Under the *Health Insurance Act 1973* (Cth), general insurers are restricted from indemnifying many medical and hospital costs, so the policy's primary purpose is to provide lump-sum and/or weekly income benefits following accidental injury, disability or death. For more information visit **www.medicare.gov.au**.

TALK TO US TODAY

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Important notice. This document is a general summary of cover only and does not form part of any contract of insurance. It does not take into account your personal objectives, financial situation or needs. The full terms, conditions, limits, sub-limits, definitions and exclusions are set out in the insurer's policy schedule and wording — **Liberty AU Sports Personal Accident PDS and Policy Wording, dated 28 March 2026** — which prevail to the extent of any inconsistency with this summary.

The Insured is National Association of Speedway Racing Pty Ltd / National Association of Speedway Racing Inc., trading as Speedway Australia. Insurance arranged by Gallagher. Please consider the PDS and wording before making a decision about this insurance, and contact your Gallagher representative for advice tailored to your circumstances.

Group Personal Accident Insurance · Summary of Cover 2026/27 · Policy period 30 June 2026 – 30 June 2027.