

Schedule of Insurance

Class of Policy: BICYCLE RIDERS ACCIDENT COVER	Policy No: T/B/A
The Insured: BICYCLE TASMANIA INCORPORATED	Invoice No: Q3316
	Our Ref: BICYCLETAS

INSURED:

Bicycle Tasmania Incorporated

INSURED ACTIVITIES:

Cycling

Sports Group Personal Accident Insurance Policy

Accident Insurance

Capital Benefits	\$75,000 per member Benefit Scale 1-32 as below
Loss of Income	Death under 18 - 20% \$500 per Week/7 Day Excess Benefit Period 52 Weeks
Student Assistance Benefit	\$500 Per Week/7 Day Excess Benefit Period 52 Weeks
Home Help Benefit	\$500 Per Week/7 Day Excess Benefit Period 52 Weeks
Parents Inconvenience Benefit	\$25 Per Day Maximum Benefit \$1,500
Non Medicare Medical	85% to maximum \$2,500 Excess \$50
Funeral Expenses	Up to \$5,000
Dependent Children's Allowance	Reasonable costs up to \$500
Home Nursing Care	Nursing care provided by registered nurse up to \$300 per week/7 Day Excess
Ancillary Non Medical Expenses	Maximum sum payable is \$1,500
Rehabilitation Benefits	Tuition or advice fees up to \$3,000 and Rehabilitation expenses up to \$500
Unexpired Membership Reimbursement Benefit	Maximum benefit \$500
Miscarriage and Premature Childbirth	up to \$2,500
HIV	10% of the Death and Permanent total disablement benefit.
Kidnapping	10% of the Death and Permanent total disablement benefit.

NB: Personal Accident cover is subject to age limits on participants -
from 5 years to 75 years

Capital Benefits Schedule

The Condition	Benefit Percentage
1. Death and Permanent total disablement	100%
2. Permanent paralysis of all limbs	100%
3. Permanent loss of use of two limbs	100%
4. Permanent loss of use of one limbs	60%
5. Permanent total loss sight	100%
6. Permanent total loss sight in a remaining eye	100%
7. Permanent total loss sight or the lens in one eye	50%
8. Permanent total loss of hearing	75%

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9. Permanent total loss of hearing in one ear	25%
10. Permanent total loss of: Liver	75%
11. Two Kidneys	75%
12. One Kidney	35%
13. Sexual function	45%
14. Two testicles	40%
15. One testicle	7.5%
16. Spleen	30%
17. Permanent disfigurement to 100% of the surface of the head and the neck	50%
18. Permanent disfigurement to 100% of the surface of the remainder of the body	25%
19. Permanent total loss of use of a thumb and all fingers on one hand.....	50%
20. Permanent total loss of use of all the fingers on one hand	40%
21. Permanent total loss of use of a thumb	30%
22. Permanent total loss of use of one joint of a thumb	15%
23. Permanent total loss of use of a finger	10%
24. Permanent total loss of use of two joints of a finger	7.5%
25. Permanent total loss of use of one joint of a finger	5%
26. Permanent total loss of use of a foot	15%
27. Permanent total loss of use of a big toe	5%
28. Permanent total loss of use of one joint of a big toe	3%
29. Permanent total loss of use of each other toe	3%
30. Broken leg or kneecap that will not join	10%
31. Shortening of a leg by at least 5 centimeres	7.5%

32. Any Permanent Disability or Disfigurement that is not total or is not listed under events 8 to 31 will be paid porportion to the degree of Permanent Disability as compared with the cases as listed above without taking into account the Occupation of the Insured Person.