

# World Surf League 2022 Personal Accident and Travel Insurance Cover Summary

**PLEASE NOTE, THIS COVER IS NOT PRIVATE HEALTH AND/OR MEDICAL INSURANCE**  
*To ensure that you are appropriately covered in the event of an Injury or Illness in your Country of Domicile, and in the event that the WSL insurance policy you have purchased is unable to pay benefits due to coverage, local laws or legislation, WSL RECOMMENDS YOU PURCHASE Private Health and/or Medical Insurance.*

**Insured:** Association of Surfing Professionals LLC D/B/A World Surf League (WSL)

**Insurer:** Accident & Health International Underwriting Pty Ltd (AHI)

**Policy Number:** 0025775

**Policy Wording:** Accident & Health International Underwriting Pty Ltd World Surf League Tailored PDS/Policy Wording 01112021

**Period of Insurance:** Your cover applies during the period shown below:  
 From: 4.00pm 31 December 2021  
 To: 4.00pm 31 December 2022  
 Both Local Standard Time at the Insured's head office

**Insured Persons:** All professional and amateur surfers as declared in the Insured's records as per the insurance purchased for participating at World Championship Tour (CT), Qualifying Series (QS), Challenger Series (CS), Junior Tour, Longboard Tour (Non QS) and Masters levels.

**COVID Exclusions:** No cover applies in respect to the following policy benefits (full Exclusion attached):

- Additional and/or Forfeited Expenses
- Repatriation of Mortal Remains/Funeral Benefit
- Loss of Deposits and Cancellation Expenses
- Political Risk, Natural Disaster and Personal Safety Evacuation Expenses
- Accommodation Expenses

**Territorial Limits:** Worldwide

**Kidnap, Detention, Extortion and Ransom:** No cover is provided for any loss from the Kidnap, Detention, Extortion or Ransom of an Insured Person permanently residing or staying for more than one hundred and eighty (180) consecutive days in the country where the Kidnap, Detention, Extortion or Ransom occurs, unless otherwise agreed by the insurer in writing.

**Age Limits:** There is no cover for any Insured Person over the age of seventy-five (75) years.  
 There is no cover for any Insured Person over the age of sixty-five (65) years in respect to Life Insurance.

**Currency:** All amounts shown are expressed in US Dollars (USD) unless specified otherwise

**Scope of Cover:** The Scope of Cover is outlined under each Cover Option for when you are covered, and how coverage differs with each Cover Option available; refer below for further detail.

**Cover Option:** **Full Cover Annual**

**Personal Accident:**

Full Time 24 Hour / 365 Day Cover

**Travel:**

Cover applies whilst an Insured Person is engaged on a journey overseas or in their Country of Domicile as follows:

- Whilst an Insured Person is competing in, training in any form of surfing including Airborne events.

Cover commences once the Insured Person leaves their normal place of residence or business, whichever is the place of departure and be continuous until the Insured Person returns to their normal place of residence or business (maximum duration for any one trip is one hundred and eighty (180) days).

- Accompanying spouses and/or partners and/or defactos and dependent children and/or parent/guardian whilst travelling with an Insured Person.
- **Cover does not apply to coaches/trainers and we recommend you purchase your own policy.**
- **If your spouse / family member is your coach and/or trainer, cover does not apply under this insurance unless you are a Junior and your coach and/or trainer is your parent/guardian.**
- **No Cover applies in respect to the Personal Accident Section for accompanying spouses / partners / dependent children.**
- Whilst an Insured Person is engaged in voluntary work / meetings / training and any activities authorised by and under the control of the Insured including direct travel to and from such activities.

**Cover Option:** **Full Cover One Off**

**Personal Accident and Travel:**

- Cover applies whilst an Insured Person is engaged on a journey overseas or in their Country of Domicile whilst they are competing in, training in any form of WSL surfing event.
- **Maximum Two (2) Journeys / Events Only** - Cover commences for your journey once the Insured Person leaves their normal place of residence or business and be continuous until the Insured Person returns to their normal residence or business.
- Under this option, cover applies for a maximum of two (2) events. This can be one (1) journey with two (2) events or as two (2) separate journeys, with one (1) event during each journey.
- Cover / travel must not exceed 90 days from commencement of the first journey and cover will stop once you return home from your journey(s) or when 90 days has been reached.

**Cover Option: Basic Cover Annual**

**Personal Accident and Travel:**

Cover applies for benefits stated below whilst an Insured Person is:

- Training in and/or competing in an authorised WSL surfing event only, **excluding travel to and from such event.**
- Cover commences at the start of the event until elimination from the event.
- Cover finishes once you have been eliminated from the event.

**The Policy Sections that apply under Basic Cover are as follows:**

- **Personal Accident – *Limits as per Schedule of Benefits***
- **Overseas Medical Expenses – *Unlimited***
- **AHI Assist and Emergency Medical Evacuation - *Unlimited***
- **Domestic Medical Expenses (*this may include an ambulance to a local hospital*) – *Limit USD 10,000***
- **Additional Expenses – *Limit USD 7,500***

**No cover applies in respect to any Ongoing Medical Expenses (no cover once you have returned home).**

**No other benefits apply.**

**Cover Option: Domestic Medical Expenses (requirement of your Annual Membership)**

Cover applies for Domestic Medical Expenses Only in your Country of Domicile (this may include an ambulance to a local hospital) – Limit USD 10,000 whilst an Insured Person is:

- Training in and/or competing in an authorised WSL surfing event only, **excluding travel to and from such event.**
- Cover commences at the start of the event until elimination from the event.
- Cover finishes once you have been eliminated from the event.
- Cover only applies in your Country of Residence and not your whole region (for example if you live in Spain and you are competing in France, cover does not apply whilst in France).

**No cover applies in respect to any Ongoing Medical Expenses (no cover once you have returned home).**

**No other cover for Emergency Evacuation Expenses.**

**For Australian residents, Domestic Cover does not apply to any Medicare related medical cost as per local laws and legislation.**

**Domestic Medical Expenses cover is required as part of your WSL registration**

**Schedule of Benefits**

(subject to Scope of Cover, PDS and Policy Terms, Conditions and Exclusions):

USD	CT	QS	NON QS
		CS	LONGBOARD
<b>Personal Accident</b>		<b>USD</b>	
<b>Please note that not all benefits shown below apply under the Basic Cover OR Domestic options</b>			
<b>Lump Sum Benefits</b>			
Accidental Death / Permanent Disability	\$ 100,000	\$ 50,000	\$ 50,000*
* Juniors under 18 years of age limited to \$25,000			
Injury not shown in schedule caused as a result of shark attack	\$ 1,500	\$ 1,500	\$ 1,500
Lacerations due to surfing which requires twenty (20) stitches or more	\$ 1,000	\$ 1,000	\$ 1,000
<b>Injury resulting in Surgery</b>	\$ 2,000	\$ 2,000	\$ 2,000
<b>Weekly Injury Benefit</b>			
Temporary Total Disablement Benefit Period – maximum 104 Weeks Excess Period – 28 Days	\$ 3,000 per week	\$ 1,500 per week	\$ 1,500 per week
<b>Broken / Fractured Bones</b>			
Neck, Skull or Spine (complete fracture)	\$ 2,000	\$ 2,000	\$ 2,000
Hip or Pelvis	\$ 1,000	\$ 1,000	\$ 1,000
Skull or Shoulder Blade	\$ 1,000	\$ 1,000	\$ 1,000
Collarbone or Upper Leg	\$ 1,000	\$ 1,000	\$ 1,000
Upper Arm, Kneecap, Forearm, Elbow or Lower Leg	\$ 800	\$ 800	\$ 800
Jaw, Wrist, Cheek, Ankle, Hand or Foot	\$ 400	\$ 400	\$ 400
Vertebrae, Rib, Finger, Thumb or Toe	\$ 150	\$ 150	\$ 150
<b>Loss of Teeth or Dental Procedures</b>	\$ 450	\$ 450	\$ 450
<b>Injury Assistance</b> Benefit Period – maximum 12 Weeks	Domestic Home Help / Student Tutorial Benefit covered with Limit of \$200 per week	Domestic Home Help / Student Tutorial Benefit covered with Limit of \$200 per week	Domestic Home Help / Student Tutorial Benefit covered with Limit of \$200 per week
<b>Prize Money:</b> Benefit Period – maximum 10 events Excess: one (1) Surfing Event (as defined)	Guaranteed Prize Money at each Event, at first level of elimination USD100,000 maximum payable	Guaranteed Prize Money at each Event, at first level of elimination USD25,000 maximum payable	Not Insured
<b>Out of Pocket Expenses</b> Benefit Payable – maximum \$10,000	\$ 500 per week	\$ 500 per week	\$ 500 per week

USD	FULL ANNUAL	FULL ANNUAL		BASIC ANNUAL
		FULL ONE OFF		
		QS / CS	QS	
		NON QS	NON QS	
	CT	LONGBOARD	LONGBOARD	
<b>Travel</b>	<b>USD</b>			
<b>Please note that not all benefits shown below apply under the Basic Cover OR Domestic options</b>				

Kidnap, Detention, Extortion and Ransom	\$	500,000	\$	500,000	Not Insured
Overseas Medical Expenses		Unlimited		Unlimited	Unlimited
Ongoing Medical Expenses		Unlimited		Unlimited	Not Insured
Domestic Medical Expenses (Country of Domicile)	\$	10,000	\$	10,000	\$ 10,000
USD \$20,000 maximum benefit payable when in conjunction with Membership Domestic Medical					
Additional and/or Forfeited Expenses		Unlimited		Unlimited	Not Insured
Additional Expenses – Basic Cover only		N/A		N/A	\$ 7,500
Loss of Deposits / Cancellation Expenses	\$	7,500	\$	7,500	Not Insured
Repatriation of Mortal Remains / Funeral Expenses	\$	20,000	\$	20,000	Not Insured
AHI Assist – Emergency Medical Evacuation		Unlimited		Unlimited	Unlimited
Baggage Benefit and Electronic Equipment	\$	10,000	\$	10,000	Not Insured
– Any one item \$5,000					
– Delayed Baggage \$3,000					
Money / Travel Documents	\$	10,000	\$	10,000	Not Insured
Personal Liability	\$	10,000,000	\$	10,000,000	Not Insured
Hire Vehicle Excess Benefit	\$	5,000	\$	5,000	Not Insured
Missed Transit Connection	\$	5,000	\$	5,000	Not Insured
Political Evacuation, Natural Disaster and Personal Safety	\$	10,000	\$	10,000	Not Insured
Life Insurance *	\$	50,000		Not Insured	Not Insured
Financial Collapse Benefit	\$	25,000	\$	25,000	Not Insured

\* (Applicable to Australian and New Zealand Insured Persons only – conditions apply)

**Deductibles:**

**USD**

**World Championship Tour (CT), Qualifying Series (QS),**

**Challenger Series (CS):**

Prize Money

An Excess of one (1)  
Event

**World Championship Tour (CT), World Qualifying Series (QS),  
Junior Tour, Longboard Tour (Non QS):**

Temporary Total Disablement – Weekly Injury Benefit:

28 Days

Electronic Equipment:

\$ 250.00

**Premiums attaching to Cover Options:**

PREMIUM AND COVER OPTIONS USD	COST PER PLAN - PER PERSON (inclusive of Stamp Duty)
CT Full Cover Annual	USD \$3,973.00
QS Full Cover Annual (includes Challenger Series)	USD \$1,102.00
QS Basic Cover Annual (includes Challenger Series)	USD \$498.00
Non QS (Juniors) / Longboard Full Cover Annual	USD \$535.00
Non QS (Juniors) / Longboard Basic Cover Annual	USD \$313.00
Full Cover One Off – 2 Events Only	USD \$366.00
Domestic Medical Expenses Cover only (premium will be offset when upgrade cover purchased)	USD \$26.00

**Important Policy Terms, Definitions, Exclusions, Conditions**

(please see PDS/Policy Wording for full list):

**Medical Expenses means:**

- all reasonable costs necessarily incurred outside Your Country of Domicile for hospital, surgical, emergency evacuation, ambulance or other diagnostic or remedial treatment given or prescribed by a Doctor;
- all reasonable costs necessarily incurred within Your Country of Domicile for a Doctor, nurse, hospital, ambulance service or other diagnostic or remedial treatment. The maximum amount We will pay in total will not exceed ten thousand (\$10,000) per Insured Person for a maximum period of three hundred and sixty-five (365) days. (When receiving treatment in Your Country of Domicile the benefits provided under this Policy may be governed or limited by local legislation. If this is the case then the respective local legislation or regulations will prevail over the terms and conditions of this Policy);
- Ongoing Medical Expenses incurred after the Insured Person's return to their Country of Domicile, for a period of up to three hundred and sixty-five (365) days, as a direct result of their Injury or Sickness. When receiving treatment in Your Country of Domicile the benefits provided under this Policy may be governed or limited by local legislation. If this is the case then the respective local legislation or regulations will prevail over the terms and conditions of this Policy);
- Dental expenses to teeth which is caused directly by an Injury;
- expenses related to the evacuation of the Insured Person as a direct result of their Injury or Sickness, including necessary expenses incurred for qualified medical staff to accompany the Insured Person, provided such evacuation is recommended by a Doctor and prior approval for emergency evacuation must be obtained by AHI Assist.

**Domestic Medical Expenses means:**

- If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury in their Country of

Domicile and as a direct result of this Injury incurs Medical Expenses within their Country of Domicile which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

**Additional Expenses and Repatriation / Funeral Expenses (applicable to Full Cover Options only) means:**

- additional expenses or forfeited travel, hotel or out of pocket expenses, reasonably and necessarily incurred as a direct result of the Insured Person's Accidental Death, Injury or Sickness;
- reasonable travel and accommodation expenses of two Close Relatives or travelling companions of the Insured Person who, as a result of the Insured Person's Injury and Sickness, are required to travel to or remain with the Insured Person on written medical advice;
- all expenses incurred in repatriating the Insured Person to the most suitable hospital or to the Insured Person's home address provided that such repatriation is as a direct result of them suffering an Injury or Sickness and is necessary on medical advice and is organised by AHI Assist;
- reasonable funeral expenses incurred outside Country of Domicile for the burial or cremation of the Insured Person or costs (excluding funeral and interment costs) incurred in transporting the Insured Person's body or ashes and personal effects back to a place nominated by the legal representative of the Insured Person's estate, as a direct result of the Insured Person's death. In either event the maximum amount We will pay in total will not exceed \$20,000 per Insured Person.

**Definitions / Conditions:**

**Country of Domicile** means the country of which the Insured Person is deemed a citizen or permanent resident (ie the holder of multiple entry visa or permit which gives the Insured Person resident rights in such country).

**Country of Domicile** in relation to Insured Persons who are American (citizens or residents) and reside outside of Hawaii for the purpose of this Policy does not include Hawaii.

**Country of Domicile Medical Expenses** cover applies when an Injury or Sickness first manifests in your country of domicile as per the Policy terms, conditions and exclusions.

**Ongoing Medical Expenses** cover applies when an injury or illness first manifests outside your country of domicile (when travelling overseas) as per the Policy terms, conditions and exclusions.

**Injury** means bodily injury resulting from an Accident that occurs fortuitously to the Insured Person. Injury does not include:

1. any consequences of an Injury which are ordinarily described as being a Sickness, illness or disease, including but not limited to any congenital condition, heart condition, stroke or any form of cancer;
2. an aggravation of a Pre-existing Injury;
3. any degenerative condition.

**except** should an Insured Person be involved in an accident while surfing from which an infection develops.

**Temporary Total Disablement** means the temporary inability of the Insured Person to engage in their usual occupation or business duties, while they are under the regular care of and acting in accordance with the instructions or advice of a Doctor.

**Temporary Partial Disablement** means the temporary inability of the Insured Person to engage in a substantial part of their usual occupation or business duties, while they are under the regular care of and acting in accordance with the instructions or advice of a Doctor.

**Only Emergency Medical Expenses including Medical Evacuation and/or Additional Expenses relating to an injury** will apply if an Insured Person sustains an injury that relates to or is in connection with a Pre-existing Medical condition that has occurred within the last five (5) years prior to the Renewal Date of this Policy. No **Ongoing Medical Expenses** will apply to any Pre-Existing Medical condition.

**General Exclusions:**

We shall not pay benefits with respect to any loss, damage, liability, Event, Injury or Sickness which:

1. No cover is provided for an Insured Person who has attained the age shown in the Policy Schedule against "Maximum Age Limit (sub limits may apply)".
2. No cover is provided for an Insured Person engaging in air travel except as a passenger in any registered and licensed aircraft that carries passengers.
3. No cover is provided for any Benefit payment that would constitute the carrying out of a "Health Insurance Business" as defined under the Private Health Insurance Act 2007 (Cth) or any succeeding legislation to that Act or would result in a breach of the provisions of the Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth).
4. No cover is provided for an Insured Person being under the influence of intoxicating liquor and having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Medical Practitioner and taken in accordance with the Medical Practitioner's advice.
5. No cover is provided for an Insured Person engaging in or taking part in naval, military or air force service or operations.
6. No cover is provided for the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel.
7. No cover is provided for any deliberate self-inflicted harm or Injury, caused or committed by the Insured Person, including suicide or attempted suicide, reckless misconduct or any criminal or illegal act.
8. No cover is provided for sexually transmitted diseases or Acquired Immune Deficiency Syndrome (AIDS) disease or Human Immunodeficiency Virus (HIV) infection.
9. No cover is provided for War, Civil War, rebellion, revolution, insurrection or military or usurped power in or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority in the Insured's Country of Domicile or Country of Expatriation, or the Insured Person taking part in a riot or civil commotion.
10. No cover is provided or deemed to be provided and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations Security Council (UNSC) resolutions or the trade or economic sanctions, laws or regulations



of Australia, European Union, United Kingdom and/or the United States of America.

11. No cover is provided for travel that is planned and/or undertaken:
  - a. by the Insured Person against the advice of a Dental Practitioner or Medical Practitioner;
  - b. when the Insured Person is certified as unfit to travel by a Dental Practitioner or Medical Practitioner;
  - c. for the purpose of the Insured Person to seek medical attention for a Pre-existing Condition; or
  - d. after the Insured Person is diagnosed by a Medical Practitioner as suffering a terminal condition.
12. No cover is provided for any cosmetic, elective or plastic surgery (except and to the extent that it is necessary for the cure or alleviation of an Injury to the Insured Person)
13. No cover is provided for any expenses or charges incurred after the Insured Person or their representatives or Insured refused to follow or ignored the instructions and directions of Us, AHI or AHI Assist.
14. No cover is provided for loss which results from the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, vehicle rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or collapse or the financial default or collapse of any person, company or organisation with whom or with which they deal.

**COVID exclusions to apply:**

The **following Exclusion** applies to the Policy Benefits listed below the Exclusion:

No cover is provided for any claim in any way caused by or resulting from:

- a. coronavirus disease (COVID-19);
- b. severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
- c. any mutation or variation of SARS-CoV-2
- d. any fear or threat of a), b) or c) above

The above Exclusion only applies to the **following Benefits** under this Policy:

- Additional and/or Forfeited Expenses
- Repatriation of Mortal Remains/Funeral Benefit
- Loss of Deposits and Cancellation Expenses
- Political Risk, Natural Disaster and Personal Safety Evacuation Expenses
- Accommodation Expenses

All other terms, conditions and exclusions of this Policy remain unaltered.

***The information provided herein is a summary of useful information only and is not an exhaustive list of all terms, conditions and exclusions contained within the PDS/Policy Wording. Please refer to the PDS and Policy Wording for full details as this is a summary only.***

# World Surf League 2022 Personal Accident and Travel Insurance Claim Instructions

## What to do in the event of a Claim

**In an Emergency:** Use AHI Assist **+61 (0)2 8330 1222** for specific assistance on all medical and/or travel emergency matters whilst travelling. This is a reverse charge number and can be utilised from anywhere in the world.

You can also:

- Email [help@ahiassist.com.au](mailto:help@ahiassist.com.au)
- SMS + 61 (0)488 863 244
- Download the AHI Assist App (refer next page for details)

**Please quote Policy Number: 0025775**

The service includes:

- Medical Insurance verification
- Payment guarantees for hospitals
- Emergency Medical Advice (24 hours per day)
- Case Management if hospitalised
- Cost containment and control
- Hospital discharge planning
- Arrangement of evacuation home if required

**All Other Claims:** A claim form should be prepared and sent to Willis Towers Watson (WTW) as soon as possible. (Refer Contact details below)

If you do forward the claim documents directly to AHI, please ensure that WTW are also notified in order that they can monitor the progress of the claim and assist you as required.

For any questions on claims, please contact **Willis Towers Watson**.

**When submitting your claim, please quote Policy Number: 0025775**

**Contact Details:**

**Willis Towers Watson**

Telephone: +61 (0)7 3167 8500

Postal Address: GPO Box 538, Brisbane QLD 4001, Australia

**Michelle Love, Queensland Manager, Health and Benefits**

Email: [michelle.love@willistowerswatson.com](mailto:michelle.love@willistowerswatson.com)

Direct Telephone: +61 (0)7 3167 8553      Mobile: +61 (0)400 790 685



## When you need us most, we're at our best

You're never alone when you travel the globe with AHI Assist

At AHI we understand the challenges and threats our clients can face when travelling and working abroad. We are committed to supporting our clients, providing them with one of the world's largest assistance networks in one easy-to-access place.

**That's why when you're a long way from home and need help or information, you turn to the AHI Assist app.**

### World Explore

Discover important information about each country including the country's history, climate, terrain, population, spoken language, national holidays and any international disputes

### Language Translation

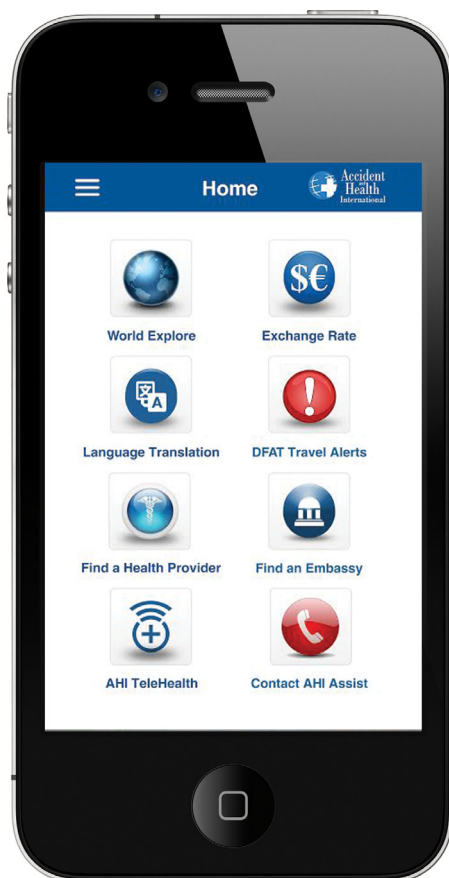
Translate words, sentences or entire paragraphs instantly to text or audio, in more than 40 languages

### Find a Health Provider

Locate the nearest local doctor, dentist, hospital or medical centre from your current location including the phone number, address, website and map with the most direct route

### AHI TeleHealth

AHI's exclusive partnership with Docto; Australia's first online telemedicine hospital. If you are unable to see a local doctor in person, you have access to fully qualified Australian doctors 24 hours a day, 365 days a year



### Exchange Rates

Quickly convert and calculate currencies from over 40 countries using live exchange rates

### DFAT Travel Alerts

Access up-to-date travel advice including direct travel alert warnings from the Australian Government Department of Foreign Affairs and Trade

### Find an Embassy

Locate your nearest Embassy or Consulate including essential details such as the address, phone number, website link and the distance from your current location including a map with the most direct route

### AHI Assist

Here when you need us most, with a tap of the AHI Assist icon, you can call the AHI Assist 24/7 Emergency Operations Centre. The AHI Assist EOC will provide you with immediate medical and travel assistance, security and evacuation services and crisis response

