Events Management Queensland

Group Personal Accident

Insurance Program Quick Guide for Pan Pacific Masters Games Participants (6-15 November 2026)

HOWDEN

Dear EMQ-affiliated participants,

We are pleased to present this quick guide to the EMQ Group Personal Accident Insurance Policy

About the EMQ Group Personal Accident Insurance Policy

The Personal Accident Insurance Policy provides cover for Bodily Injury to all Insured Persons whilst participating in, including direct travel to and from, the Pan Pacific Masters Games event sanctioned by Events Management Queensland (EMQ) subject always to the policy terms, conditions and exclusions.

Role of Howden Insurance Brokers (Australia) Pty Limited

Howden Insurance Brokers (Australia) Pty Limited (ABN 79 644 85 389 and AFSL No. 539813) ("Howden") is a broker and in all aspects of arranging this policy, acts as agent of Events Management Queensland, not as an agent of the insurer.

Role of Allied World Assurance Company, Ltd (Australia Branch)

The [EMQ Group Personal Accident Insurance Policy] is underwritten by the Australia branch of Allied World Assurance Company, Ltd (ABN 54 163 304 907 and AFSL No. 548668).

Disclaimer

The purpose of this Insurance Quick Guide is to provide an overview of some of the main covers of the personal accident insurance policy as well as instructions on how to make a claim. It is not a replacement for the product disclosure statement and target market determination. Please review the policy wording for the full terms, conditions and exclusions of the policy. Actual coverage is also subject to the terms, conditions and exclusions of the actual policy issued. For the product disclosure statement, policy wording and target market determination, please contact Howden at sportentertainment.aus@howdengroup.com. Alternatively, the product disclosure statement, policy wording and target market determination are available at https://alliedworldinsurance.com/australia/.

Medical Gap

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or payable including the balance of monies due or payable by you after deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the 'Medicare Gap' (refer to *Health Insurance Act 1953 (Cth)*).

The insurance cover provided under this program is not 'comprehensive' and is intended to compliment other insurance cover you may have in place.

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 and/or parent or guardian's responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable event.

All the best,

Howden Insurance

Scope of Cover

Cover is subject to the policy terms, exclusions and conditions.

If you would like a copy of the Policy Documentation, please contact Howden Insurance Brokers: sportentertainment.aus@howdengroup.com

Insured Persons

All registered participants of the Pan Pacific Masters Games being held from the 6th of November 2026 to 15th November 2026 sanctioned by Events Management Queensland (EMQ).

Covered Activities

The Personal Accident Policy provides cover for Bodily Injury to all Insured Persons whilst participating in, including direct travel to and from, the Pan Pacific Masters Games event sanctioned by Events Management Queensland (EMQ).

What is a Bodily Injury?

Bodily Injury means an identifiable physical injury which is not a Pre-existing Condition, resulting solely and directly from an Accident and which occurs independently of any Sickness or any other cause, where the Bodily Injury occurs during Operative Period of Cover. It does not mean a Sickness.

General Exclusions apply, for the full list of exclusions please view the Policy Wording:

Examples of general exclusions include:

- A deliberate self-inflicted injury
- Any criminal or intentional illegal act
- Any re-occurring/pre-existing injuries of any kind
- Stress and/or anxiety related conditions

Table of Benefits

Capital Benefits	
Event 1 - Accidental Death	$25,000
Event 2 - Permanent Total Disablement	$25,000
Event 3 to 18 - Other Permanent Disablement	$25,000
Non-Medicare Medical Expenses	
Non-Medicare Medical limit	$2,500
Non-Medicare Medical Excess	$20
Recovery and Assistance Benefits	
Accidental H.I.V Infection	$50,000
Coma	$5,000
Home and Vehicle Modification	$10,000
Premature Birth/Miscarriage	$5,000
Rehabilitation	$5,000
Tuition or Advice Expenses	$15,000
Funeral Expenses	$10,000
Dependent Child Support	
Per Child	$10,000
Per Family	$30,000
Education Fund	
Per Child	$5,000
Per Family	$30,000
Trauma	$5,000
Chauffeur	$2,500
Independent Financial Advice	$3,500
Orphan	
Per Child	$5,000
Per Family	$15,000
Out of Pocket Expenses	$500
Spouse or Partner Employment Training	$10,000

How do I make a claim

To make a claim for injury, you will need to take the following steps:

Step 1:

Obtain a claim form by contacting Howden at sportentertainment.aus@howdengroup.com.

Step 2:

Please complete the claim form. For your reference, the policy number is BAPVSY0000072600.

Step 3:

Arrange for your Doctor to complete the Medical Statement.

If possible, provide the completed Medical Statement with your claim form. If unable to obtain prior, you can submit the claim form first and forward the Medical Statement as soon as it becomes available.

Step 4:

Return the completed claim form to DWF Claims Management (Australia) Pty Ltd.

Email: AusclaimsAH@DWFGroup.com

Should you require any Policy Documentation please contact Howden Insurance Brokers – sportentertainment.aus@howdengroup.com.





www.howdeninsurance.com.au

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