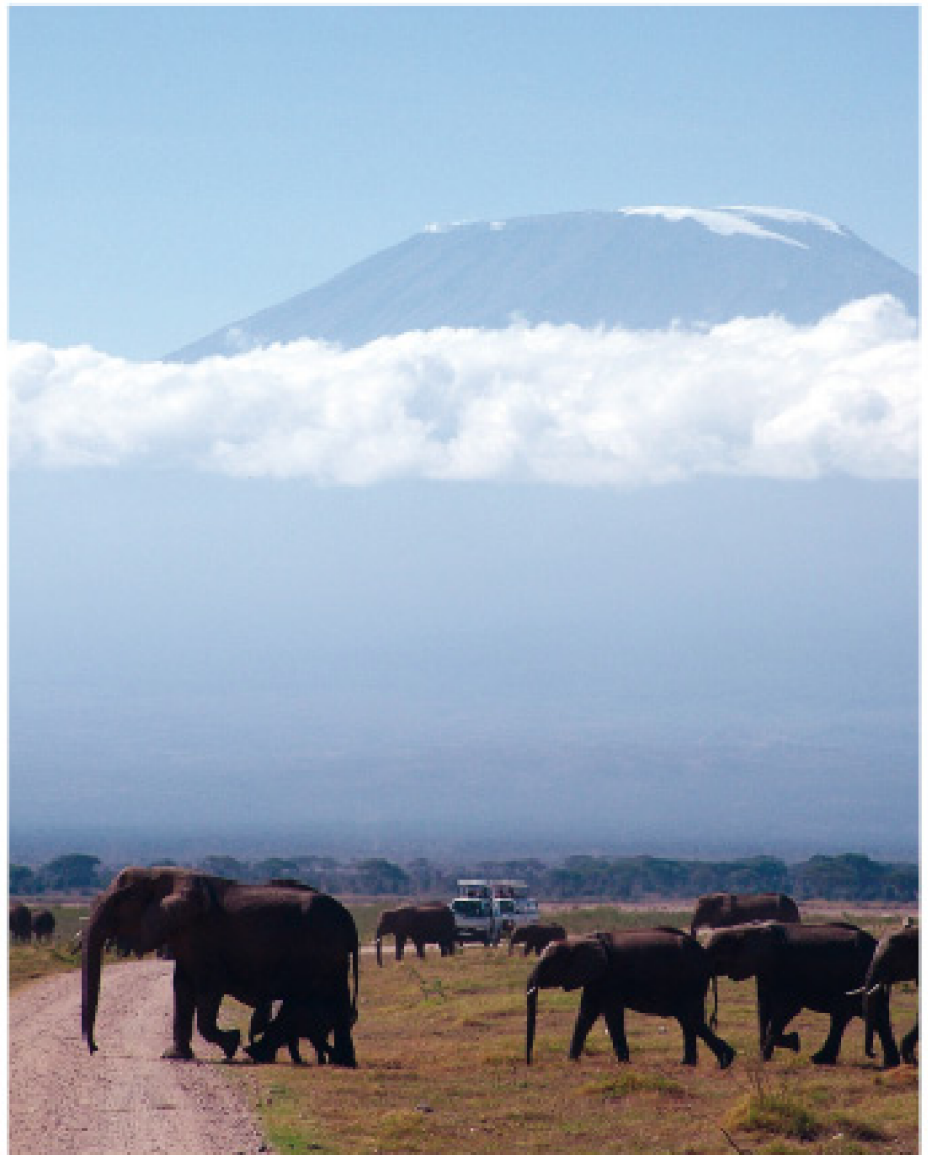


PROPOSAL FOR AUSTRALIAN WARRIORS

GROUP TRAVEL INSURANCE



A member of the **BUPA** group



1. INTRODUCING IHI

Our aim is to give peace of mind to our customers by covering them, whenever and wherever they travel, providing them with the best treatment available and getting them back home safely.

International Health Insurance danmark a/s (IHI) is proud to present to you a proposal for our Group Travel insurance. On the following pages we will give an introduction to IHI and to the flexible and comprehensive cover and assistance that we offer.

There are many different needs and options to take into account when choosing an insurance policy. Knowing that change is the only constant in our world, we have designed our plans to deal with the unexpected. We have also taken into consideration that people have different objectives when they are travelling. Therefore, we cover almost all kinds of groups, no matter the purpose of the trip and the destination.

IHI has provided superior international worldwide medical and travel insurance for more than 30 years based on the Scandinavian healthcare quality model. We have customers in more than 190 countries and we continue expanding.

We have hospital contacts, networks and providers in all countries of the world. Our databases include an almost unlimited number of hospitals, physicians and specialists with whom we maintain a close relationship.

IHI is part of BUPA Group and has become one of the world's leading providers of international medical insurance. With our head office registered in Denmark, IHI is under the supervision of The Danish Financial Supervisory Authority. Danish insurance law ensures a high level of protection for our customers.

With a strong financial foundation IHI is a reliable and trustworthy business partner, and we are always ready to go the extra mile for the benefit of our clients.

2. OUR SERVICE PROPOSITION

We want to give personalised and professional service so that our customers can feel truly secure whatever situation they find themselves in. Therefore, we back up our high quality insurance plans by an extensive service package.

In our day-to-day service we provide you with a dedicated service team, the IHI Travel department, who is closely observant to your particular situation. We can help you with all details in your administration of the insurance plan and are happy to do so in the following languages; English, Spanish, German, French, Italian, Danish, Swedish, Norwegian or Finnish.

We reply to all e-mails or faxes within 24 hours (working days only).

A specialised Travel Claims Team will make sure that the reimbursement process runs smoothly. If you need help with the paperwork, just ask us.

It is our aim that our customers can rest easy because they know that they can always get help in the event of illness or injury. A global network enables everybody – no matter where in the world they happen to be – to get in touch with one of our many offices and not least with our multilingual 24-hour Emergency Service and its team of highly qualified doctors.

One of our basic principles is to always give the customer a free choice of treatment place. For inpatient treatment we offer a cashless solution by issuing a guarantee of payment to the admitting hospital. The only condition for this is that IHI must always be contacted immediately, in the event of hospitalisation, so that we can arrange for direct billing.

IHI's customers are also offered recommendation and counselling through IHI Helpline. Here we can give advice and information about where the best treatment facility is located. If needed, we can even do this in advance, before the customer starts travelling.

3. 24-HOUR EMERGENCY SERVICE

If things go wrong we are never more than a phone call away!

IHI's own 24-hour Emergency Service in Copenhagen is staffed by highly qualified individuals with long experience in handling emergency situations.

The emergency team is multilingual speaking and writing all the major languages such as English, Spanish, German, French, Portuguese, Italian, and of course the Scandinavian languages. In total we employ more than 19 different nationalities and speak more than 25 different languages.

To assist the 24-hour Emergency Service, two senior medical consultants are always on call. The medical consultants are specialists in aviation medicine with many years of experience in the medical field.

At the same time, IHI also has a larger team of highly qualified in-house medical consultants who include world-class professors, MDs and chief physicians. All our medical consultants specialise in case management and thereby help us ensure that our customers always receive the best possible treatment.

If no qualified local treatment is available, the 24-hour Emergency Service will arrange for medical evacuation to take the patient to another suitable place of treatment, or to the home country. The team also arranges transportation in connection with compassionate emergency repatriation to the home country and emergency visits by relatives, if the customer abroad has fallen seriously ill and needs to be surrounded by family members.

All this is part of the cover and part of the security you will get with an IHI Group Travel plan.

4. KEY FEATURES

- Ø Worldwide cover (except in the insured's own country of permanent residence)
- Ø No extra charge for travel into US or Canada
- Ø People of all nationalities are eligible up to 79 years
- Ø Trip duration up to 12 months
- Ø Full cover for emergency treatment and medical evacuation
- Ø No deductible or co-insurance
- Ø Cover in risk and war zones (a loading may be applied for trips to Iraq and Afghanistan)
- Ø No exclusions on dangerous occupations or sports (with the exception of motorsport competitions and active participation in war).
- Ø Very flexible administration with a minimum of work for the administrator
- Ø Unused travel days exceeding 200 can be transferred once from one policy year to the next at no extra cost
- Ø No risk of "under-buying" – travel days can be added during the policy year if travel activity exceeds expectation
- Ø Free choice of hospitals and doctors
- Ø Qualified recommendations on treatment facilities and methods
- Ø 2nd opinion by specialist in-house physicians
- Ø 24-hour in-house Emergency Service including our own doctors on call
- Ø Direct settlement of all inpatient bills
- Ø All transportations are arranged in-house in cooperation with local and international providers
- Ø IHI issues one policy in your name as policyholder to cover all travellers. However, to make administration easier for you, IHI also provides you with a standard "cover letter" which you can hand out to each customer, e.g. like below sample;



NAME
ADDRESS

Date

Dear NAME

We are pleased to welcome you to International Health Insurance danmark a/s (IHI).

Below you can see your insurance card with your policy no.

Please carry your policy when travelling. This is your proof of cover and will ensure an efficient service.

In case of an emergency please see contact details on your IHI Travel insurance card printed below.

In the policy conditions you will find a detailed description of how your insurance works. The policy conditions and claim form will be handed to you by xxxxxx or you can download them from www.ihl.com.

If you have any queries, or if you need assistance in any matter, you are very welcome to contact xxxxxx or IHI.

| | | | |
|---|--|--|---|
| IHI TRAVEL INSURANCE | YOUR LOGO | | In case of an emergency, hospitalisation or serious injury, contact IHI Emergency Service on: |
| Policy number: Insured person: Date of Birth: Issued: Travel period: Medical Expenses: Cover: | xxxxxxx-xxxx name dd.mm.yyyy dd.mm.yyyy dd.mm.yyyy – dd.mm.yyyy USD 300.000 per insured Worldwide except in home country | Telephone +45 33 15 33 00 Email: emergency@ihl.dk | IHI Travel Insurance is developed in co-operation between xxxxxx and International Health Insurance danmark a/s |

5. COVER AND BENEFITS

| BASIC COVER | USD | EUR | CHF | GBP |
|---|---------|---------|---------|---------|
| Insured amount per person per trip, maximum | 300,000 | 250,000 | 400,000 | 170,000 |
| Hospitalisation | 100% | 100% | 100% | 100% |
| Outpatient treatment by a doctor/specialist | 100% | 100% | 100% | 100% |
| Prescribed medicines | 100% | 100% | 100% | 100% |
| Prescribed treatment by a physiotherapist/chiropractor | 2,500 | 2,000 | 3,400 | 1,375 |
| Provisional pain-stilling dental treatment | 200 | 165 | 270 | 110 |
| Ambulance transportation | 100% | 100% | 100% | 100% |
| Medical Evacuation/Repatriation | 100% | 100% | 100% | 100% |
| Return Trip | 100% | 100% | 100% | 100% |
| Compassionate Emergency Repatriation | 100% | 100% | 100% | 100% |
| Next-of-Kin Accompaniment | 100% | 100% | 100% | 100% |
| Compassionate emergency visit | 100% | 100% | 100% | 100% |
| Board, lodging & local transport for a person who is summoned or accompany the insured, per day | 300 | 250 | 400 | 165 |
| Statutory arrangements in case of death | 100% | 100% | 100% | 100% |
| Home transportation of the deceased | 100% | 100% | 100% | 100% |

Please see the attached Policy Conditions for a detailed description of all the benefits of the plan.

6. PREMIUMS

We have prepared the following offer for The Warriors Club based on the information you have given us with regard to cover needs and travel activity.

In case the quotation is accepted The IHI insurance will cover the players of The Warriors Club (and other associated Clubs and/or their members as required*) during their matches and while travelling world wide except in the country where they have a permanent residential address. The insurance furthermore, covers co-travelling spouses and co-travelling children when travelling in the interest of The Warriors Club.

* Please send a list of the names of the associated Clubs and their members.

Due to the activity of the insured persons there is a loading on 50% on the premium.

| BASIC COVER | Premium per day |
|------------------|-----------------|
| Standard premium | USD 7,13 |

If the agreed number of annual travel days is exceeded during the insurance period the policyholder is under the obligation to buy the number of extra travel days required.

7. SPECIAL CONDITIONS

Before each trip, the policyholder, Warriors Club has to inform IHI about the name of the travelling person and the exact travel dates. This should be done online in the Trip Registration Tool, further details will follow.

The insurance does not cover in the country where the insured has a permanent residential address.

The premium is payable in advance for the whole insurance period.

If one of the insured persons is travelling to Iraq or Afghanistan, the given premiums will be loaded. Please contact IHI for further information.

A governmental premium tax will be added to the given premiums in case the policyholder's residence is in one of the following countries: Austria, Belgium, Bolivia, France, Luxemburg, Portugal, Spain or UK.