

## Target Market Determination Group Sports Injury Insurance

### ➤ Important Information

This Target Market Determination (TMD) is required under section 994B of the Corporations Act 2001 (Cth) and has been prepared by the product issuer, Chubb Insurance Australia Limited (AFSL 239687, ABN 23 001 642 020).

This TMD is designed to provide customers, distributors and our own staff with appropriate information to understand who this product has been designed for and who it is not suitable for.

This TMD is not a Product Disclosure Statement (PDS) and is not a summary of the product terms and conditions. Any advice provided in this document is general advice only. It has been prepared without taking into account any person's particular objectives, financial situations or needs. Always read the PDS, the policy wording and any other applicable documents that accompany the policy to ensure that this policy is appropriate for you. Whether you are purchasing this policy for the first time or if you have already purchased this product, you should review the information we have provided you whenever your circumstances change.

The TMD identifies triggers for us to review the target market and sets out the conditions and restrictions on distribution of the product described below.

In this document the terms "We", "Us" or "Our" refer to Chubb Insurance Australia Limited (AFSL 239687, ABN 23 001 642 020), acting through its agent Point Underwriting Agency Pty Ltd, ABN 53 605 479 070.

### ➤ Overview of the Group Sports Injury Insurance product

PDS Reference: POINT-GPA03-PDS-0526

This Product has been designed for Australian domiciled non-professional sports teams, clubs or associations (customers) who wish to purchase insurance cover against the risk of an accidental injury to participants or members (Insured Persons) while playing sport, or otherwise engaged in activities authorised by the team, club or association.

The key exclusions of this product are set out in the **Appendix** to this Statement.

## Target Market Determination Group Sports Injury Insurance

### ➤ Distribution Conditions of this Product

This Product is issued by Point Insurance and designed to be distributed via General Insurance Intermediaries and their representatives that are Australian Financial Services Licence holders.

Only these parties are authorised to distribute this Product as they understand the market this Product has been designed for.

We have a range of monitoring procedures in place and we provide training and support regarding the process to follow for getting quotes for this Product and administering the policies once purchased.

When completing a quote, the collection of information from a series of questions will help to determine if the group of individuals is within the target market for this Product.

Point Insurance will make risk-based decisions to determine its acceptance criteria about insurance cover that can be offered to the group. Some of the key acceptance criteria relating to this target market determination may include:

- Type of sport being played
- Total number of games played per season / year
- Benefit limits and sub-limits
- Claims history

### ➤ Reviewing this document

We will review this TMD within 12 months from the effective date to ensure it remains appropriate and in compliance with the objectives, financial situations and needs of the customer. After that initial review it will be reviewed at least every two years thereafter.

Furthermore, we will also review this TMD if any event or circumstances (called 'review triggers') occur that would reasonably suggest that the determination is no longer appropriate, such as:

- We make a material change to the cover provided by the Product,
- A change in our acceptance criteria (underwriting guidelines) that impacts on the suitability of the Product for the target market,
- A material change to the distribution of the Product,
- The discovery of a relevant and material deficiency in the Product's disclosure documentation,
- Systemic complaints and / or claims issues which indicate that the Product is no longer suitable for the described target market,
- Material and relevant reductions in our key Product suitability metrics such as:
  - Customer satisfaction,
  - Product acceptance,
  - Financial performance,
  - Benefits to customers, and
  - Product value and affordability.
- We identify that there has been a significant dealing in the product that is not consistent with the TMD.

We will review this TMD within 10 business days of the occurrence of any review trigger.

## Target Market Determination Group Sports Injury Insurance

### ▶ Reporting

We record and review all complaints received about this Product on a quarterly basis (Complaints Reporting Period). Our distributors are required to provide to us written details of any complaints that they have received about our Product within 10 business days of receipt.

Our Distributors are also required to report to us if they become aware of significant dealing in this Product which is not consistent with this TMD within 10 business days of becoming aware of such dealing.

If the complaints are systemic and indicate that this Product is no longer suitable for the described target market, we will review and update the TMD within the timeframe indicated above.

### ▶ Record keeping

We will maintain records of the reasonable steps we have taken to ensure that this Product is sold in a manner consistent with this TMD.

We will also prepare and maintain complete and accurate records of our decisions, and the reasons for those decisions, in relation to:

- All Target Market Determinations (TMD's) for this Product,
- Identifying and tracking review triggers,
- Setting review periods, and
- Any other matters documented in this TMD.

### ▶ Questions

If you have any questions about our products or this TMD, please contact us.

Issuer: Point Underwriting Agency Pty Ltd as agent for Chubb Insurance Australia Limited  
AFSL: 477471  
Effective Date: 4 May 2026

## ➤ Group Sports Injury Insurance Product Suitability

Our Group Sports Injury insurance product is designed for Australian based non-professional sports teams, clubs or associations (customers) who wish to purchase cover against the risk of accidental injury for participants or members (Insured Persons) while playing sport, or otherwise engaged in activities authorised by the team, club or association.

Our Group Sports Injury insurance product is issued subject to the acceptance criteria. A summary of the key benefits and policy exclusions is detailed below. To review the complete schedule of benefits and exclusions it is important that you refer to the PDS and Policy Wording.

## ➤ Who is this Product suitable for?

This Product is suitable for Australian-based teams, clubs and associations who wish to purchase insurance cover against the risk of an accidental injury to participants or members while playing sport or otherwise engaged in activities authorised by the team, club and association.

The Insured Persons covered under the Policy must be domiciled in Australia as their primary place and residence and must be:

- a member or participant of the team, club or association, or otherwise engaged in activities authorised by associated with the team, club or association.

## ➤ Customers the Product is not suitable for?

This Product is not suitable for customers or Insured Persons who:

- are not domiciled in Australia;
- are aged outside the age brackets as noted on the Policy Schedule (unless otherwise agreed to by Us);
- want cover for claims arising from a sickness;
- want cover for injuries due to Pre-Existing Conditions;
- participate, train or otherwise take part in Professional Sport.

## ➤ Key Benefits – what is insured?\*

- Weekly Injury Benefit
- Accidental Death and Accidental Capital (lump sum) Benefits caused due to an Injury

Customers in the target market can tailor the product to suit their individual needs.

Additional coverage options include (but are not limited to):

- Domestic Help Expenses and Student Tutorial Expenses for Non-Income Earners
- Non-Medicare Medical Expenses
- Modification Expenses cover for costs necessarily incurred for modifying a vehicle or home, or to cover costs incurred in relocating to a suitable home, in each case following entitlement to a benefit under Section A, Events 2 - 4

\* These items are only insured if selected and are shown on the Policy Schedule and Product Disclosure Statement (PDS) for an insured amount.

## ➤ Key Exclusions / Limitations – what is not insured?\*

- Accidental Death and Accidental Capital (lump sum) Benefits resulting from a sickness, disease or illness
- Losses arising from Pre-Existing Conditions (see the PDS for full details)
- Losses arising from participating or training in Professional Sports
- Air travel unless as a passenger in any properly licensed fixed-wing aircraft owned or operated by a recognised airline operating over an established air route to published schedules;
- No Benefit shall be payable where providing such payment would result in Us contravening the Private Health Insurance Act 2007 (Cth), the Health Insurance Act 1973 (Cth), the National Health Act 1953 (Cth) or any applicable legislation.

This policy contains other exclusions which can be found in the PDS & Policy Wording. The policy is also subject to maximum sums insured and Waiting Periods may apply. Please refer to the PDS & Policy Wording for further details.

\*\* This product is not suitable for persons seeking coverage for losses arising from these policy exclusions listed above.