

## SUMMARY OF INSURANCE COVER

# ATHLETICS AUSTRALIA

## NATIONAL INSURANCE PROGRAM 2015/2016



### INTRODUCTION

V-Insurance Group are the Insurance Brokers for Athletics Australia. V-Insurance has worked closely with Athletics Australia (AA) to design this insurance program for its members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by Athletics Australia. These activities include track and field events, training, meetings, and fundraising activities and travel to and from these activities. This brochure is a summary of the cover only. If additional cover is required to this standard cover please contact V-Insurance Group.

### WHO IS INSURED?

This program covers all trialling members, members, officials, Accredited Athletic Coaches, directors, executives and volunteers of Athletics Australia.

The Public Liability and Products Liability/Professional Indemnity policy also covers members of the following groups: iRun, Athletics Australia approved event promoters and race directors and Australian Master Athletics Inc.

### WHAT IS COVERED

This program incorporates three covers;

- Public and Products Liability
- Professional Indemnity
- Personal Accident

#### Public Liability Insurance

##### SCOPE OF COVER

This policy provides protection for insured entities and members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world.

##### LIMIT OF LIABILITY

The cover provided is up to a maximum of \$20,000,000.

##### EXCESS

There is a \$1,000 excess payable for any property damage and/or bodily injury claims. The payment of the excess is the responsibility of the defending party and will not be paid by Athletics Australia unless otherwise agreed.

#### Professional Indemnity Insurance

##### SCOPE OF COVER

Provides indemnity to an accredited coach or official if they are held liable for an error or incorrect advice which results in injury or property damage to a third party.

##### LIMIT OF LIABILITY

The cover provided is up to a maximum of \$10,000,000.

#### Personal Accident Insurance

##### SCOPE OF COVER

Coverage applies whilst members are involved in sanctioned Athletics Australia activities. These activities include track and field events, training, meetings, and fundraising activities and travel to and from these activities.

This section provides cover for members aged between 2 and 100 years of age.

##### BENEFITS

The main benefits under the Personal Accident Policy as listed below:

#### 1) DEATH & PERMANENT INJURIES

A lump sum benefit is payable in the event of a death or a Permanent Disability. The Scale of benefits is defined in the policy. The death benefit for members is \$100,000 (other than anyone under 18 year's old \$20,000 maximum). The paraplegia and quadriplegia benefit is \$500,000.

#### 2) NON-MEDICARE MEDICAL EXPENSES

This covers insured persons for NON-MEDICARE medical expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover. Note: Only NON-MEDICARE items are claimable (i.e. the "Medicare gap" is not claimable due to government legislation).

The most common "Non-Medicare" expenses include:

- Private Hospital Bed & Theatre Fees
- Ambulance
- Physiotherapy
- Dental
- Chiropractic
- Osteopathy

Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:

- Doctor's Fees
- Anaesthetist's Fees
- Surgeon's Fees
- X-rays

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**V-INSURANCE  
GROUP**

CORPORATE AUTHORISED REPRESENTATIVE OF WILLIS

## BENEFIT

Reimbursement up to 100% of Non-Medicare medical costs, up to a maximum of \$2,500 per injury. (Higher limits for Volunteers apply).

## EXCESS

\$50 excess applies to each injury. Nil excess applies if you claim on a Private Health fund.

## CONDITIONS

- (i) If a member belongs to a private health fund, they must claim from that fund first.
- (ii) Non Medicare Medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

## 3) LOSS OF INCOME

This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

## BENEFIT

80% of your net weekly income up to a maximum of \$700 per week.

## EXCESS

There is no benefit claimable for the first 7 days that you are away from work as a result of injury.

## BENEFIT PERIOD

52 weeks from the date of injury.

## 4) STUDENT TUTORIAL BENEFIT

Reimburses 100% of actual costs up to a maximum of \$500 per week for costs actually incurred for tutoring a full time student.

## BENEFIT PERIOD

52 weeks from the date of injury.

## EXCESS

There is no benefit claimable for the first 7 days from the injury occurring.

## OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE:

- Domestic home help—non income earners
- Parents Inconvenience Benefit
- Rehabilitation Benefit
- Bed Care Benefit
- Funeral Expenses
- Out of Pocket Expenses
- Membership Benefit

- In Memoriam Benefit
- Travel Expenses & Accommodation
- Chauffeur Plan
- Broken Bones Benefit
- Home and Motor Vehicle Modification Benefit
- Counselling Support Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the QBE Insurance (Australia) Limited Products Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please visit [www.vinsurancegroup.com/athleticsaustralia](http://www.vinsurancegroup.com/athleticsaustralia) or contact Athletics Australia.

## HOW TO MAKE A CLAIM

### PERSONAL ACCIDENT

A claim form will need to be completed and submitted as soon as possible, please contact V-Insurance to obtain a claim form or visit [www.vinsurancegroup.com/athleticsaustralia](http://www.vinsurancegroup.com/athleticsaustralia) to download a copy.

- The declaration on the claim form needs to be signed by your club and then forwarded to your State Association.
- Your State Association will forward your claim form to V-Insurance Group along with all original receipts (unless retained by your health fund). V Insurance Group will then send the documentation to QBE Insurance (Australia) Limited, who will arrange payment to you.

### PROFESSIONAL INDEMNITY & PUBLIC LIABILITY

In the event of a liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify any incidents on ph: 1300 945 547.

### OTHER INSURANCE

Other insurance policies available via Athletics Australia are;

### ASSOCIATION LIABILITY

Automatic cover for all Insured entities (clubs, directors, office bearers, officials, etc.). Further details are available on [www.vinsurancegroup.com/athleticsaustralia](http://www.vinsurancegroup.com/athleticsaustralia)

### PROPERTY

Automatic cover for all property belonging to the club of every description up to an amount of \$20,000 (Limit any one club with option to increase cover).

### TRAVEL

There is a travel policy in place for authorised members, officials, employees, directors and coaches whilst engaged in authorised travel (approved by Athletics Australia).

## IMPORTANT NOTES

- 1) This summary of cover provides factual information about the Athletics Australia Insurance Program. This information is only a summary of cover provided. The policies, with full conditions are available by contact Athletics Australia or visiting [www.vinsurancegroup.com/athleticsaustralia](http://www.vinsurancegroup.com/athleticsaustralia).
  - 2) This insurance program commenced on 1st April 2015 and expires on 1st April 2016.
  - 3) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of Athletics Australia who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members are encouraged to take out Private Health and Income Protection Insurance.
  - 4) This insurance is arranged on a group basis for all Athletics Australia insured persons/entities and does not take into account each individuals particular circumstances.
  - 5) Athletics Australia is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
  - 6) This insurer for the Public and Products Liability & Professional Indemnity program is Pen Underwriting Pty Ltd underwritten by QBE Insurance (Australia) Limited and the insurer for the Personal Accident policy is QBE Insurance (Australia) Limited.
- V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is a corporate authorised representative of Willis Australia Limited