

SUMMARY OF INSURANCE FOR AUSTRALIAN CANOEING

NATIONAL INSURANCE PROGRAM
2015/2016



INTRODUCTION

V-Insurance Group are the Insurance Brokers for Australian Canoeing. V-Insurance has worked closely with Australian Canoeing 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 Australian Canoeing. These activities include races, individual and official 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 Australian Canoeing and all affiliated associations and clubs including all members, coaches, instructors, guides, temporary/trialling members, committee members, including voluntary workers, work experience students.

WHAT IS COVERED?

This program incorporates three covers;

- a) Public Liability
- b) Professional Indemnity
- c) Personal Accident

Public and Products 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 Australian Canoeing 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 \$5,000,000.

EXCESS

There is a \$1,000 excess payable for any claim. The payment of the excess is the responsibility of the defending party and will not be paid by Australian Canoeing unless otherwise agreed.

Personal Accident Insurance

SCOPE OF COVER

Coverage applies whilst Australian Canoeing members are involved in sanctioned Australian Canoeing activities. These activities include all races, competitions individual and official training and trialling, social functions, committee meetings, fundraising activities and travel to and from these activities.

This section provides cover for members aged between 2 and 100 years of age. Coverage limitations apply for the under 18's years and over 75 year olds.

BENEFITS

The main benefits under the Personal Accident policy are 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 and over the age of 75 then the benefit is \$20,000 maximum). The maximum paraplegia and quadriplegia benefit is \$175,000.

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).

CONTINUED OVERLEAF 

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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

BENEFIT

Reimbursement up to 75% of Non-Medicare medical costs, up to a maximum of \$2,500 per injury (\$5,000 for Volunteers & Officials apply).

EXCESS

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

CONDITIONS

- If a member belongs to a private health fund, they must claim from that fund first.
- 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

85% of your net weekly income up to a maximum of \$500 per week, (\$700 per week for Volunteers & Officials) whichever is the lesser.

EXCESS

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

BENEFIT PERIOD

104 weeks from the date of injury.

4) STUDENT HELP WEEKLY BENEFIT

Pays 100% of actual expenses incurred for home tutorial by a qualified tutor up to \$500 per week to assist the full time student.

EXCESS

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

BENEFIT PERIOD

26 weeks from the date of injury.

OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE:

- Domestic Home Help (for non-income earners)
- Bed Care
- Broken Bones

Further details relating to the above benefits as well as the policy conditions are contained in the Savannah Insurance Agency for and on behalf of Lloyds of Sports Injury Insurance Policy Wording and Product Disclosure Statement. To obtain a copy of the Wording, please visit www.vinsurancegroup.com/australiancanoeing

HOW TO MAKE A CLAIM

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, to obtain a claim form please visit www.willis.com.au/australiancanoeing to download a copy.
- The declaration on the claim form needs to be signed by your Association/Club and then forwarded to Australian Canoeing.
- Australian Canoeing will forward your claim form to Corporate Services Network (CSN) along with all original receipts (unless retained by your health fund 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 Australian Canoeing are;

- Group Travel Insurance
- Management Liability (Directors and Officers). Automatic cover for all insured entities (clubs, directors, office bearers, officials, etc). Further details available at; www.willis.com.au/australiancanoeing

IMPORTANT NOTES

- 1) This summary of cover provides factual information about the Australian Canoeing Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Australian Canoeing or visiting www.willis.com.au/australiancanoeing.
- 2) This insurance program commenced on 30 June 2015 and expires on 30 June 2016.
- 3) V Insurance Group has arranged this insurance program to provide benefits to those registered members of Australian Canoeing 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 Australian Canoeing insured persons/entities and does not take into account each individual's particular circumstances.
- 5) Australian Canoeing is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 6) The insurer for the Public Liability & Professional Indemnity Program is Liberty International Underwriters and the insurer for the Personal Accident program is Savannah Insurance Agency for and on behalf of Lloyds of London.
- 7) Please contact V-Insurance Group if you require additional cover to that covered in the policy.

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is an authorised representative of Willis Australia Limited ABN 90 000 321 237, AFSL No: 240600.



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