

## SUMMARY OF COVER

# ATHLETICS AUSTRALIA

COACHES  
2018/2019



### INTRODUCTION

V-Insurance Group is the Insurance Broker for Athletics Australia (AA). V-Insurance Group has worked closely with AA and their State/Territory bodies to provide insurance cover for accredited and Athletics Australia Accredited Coaches whilst involved in coaching athletics. This brochure is a summary of the cover arranged. Should an individual require additional cover then they should contact V-Insurance Group.

### WHAT IS COVERED?

There are three main insurance policies that are arranged to cover Athletics Australia Accredited coaches whilst involved in coaching activities.

- 1) Public and Products Liability
- 2) Professional Indemnity
- 3) Personal Accident

### WHEN DOES COVER APPLY?

The intention is to cover Athletics Australia Accredited coaches whilst coaching athletics activities as qualified during:

- 1) Private or Group Athletics Training.
- 2) Training at a Senior Athletics Club.
- 3) Training at a Little Athletics Centre.
- 4) Training in the Sporting Schools Program.

\* This policy extends to cover you whilst using council and school grounds etc.

### WHO IS COVERED?

Accredited Athletics Australia coaches including coaches in process of becoming accredited.

For Liability insurance, cover extends to cover Business names set up by Athletics Australia qualified coaches. Please note that cover does not extend to cover non-Athletics Australia qualified staff. Please contact V-Insurance Group if you employ non-Athletics Australia qualified staff for advice.

### Public and Products Liability Insurance

#### SCOPE OF COVER

This policy provides protection for Accredited Athletics Coaches 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 \$30,000,000.

#### EXCESS

There is a \$500 excess for each and every claim. The payment of the excess is the responsibility of the Coach and will not be paid by AA unless otherwise agreed.

### Professional Indemnity Insurance

#### SCOPE OF COVER

Provides indemnity to Accredited Athletics Coaches 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.

### EXCESS

There is a \$500 excess for each and every claim. The payment of the excess is the responsibility of the Coach and will not be paid by AA unless otherwise agreed.

### Personal Accident

#### SCOPE OF COVER

Cover for injuries sustained whilst coaching. 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 an accident resulting in Death or a Permanent Disability. The scale of benefits is defined in the policy. The maximum benefit payable 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
- Dental
- Ambulance
- Chiropractic
- Physiotherapy
- Osteopathy

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

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

### BENEFIT

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

CONTINUED OVERLEAF 

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