

## SUMMARY OF INSURANCE COVER

# ATHLETICS AUSTRALIA

COACHES  
2016



### INTRODUCTION

V-Insurance Group are the Insurance Brokers for Athletics Australia (AA). V-Insurance Group has worked closely with AA and their State 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.

### 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 \$20,000,000.

### EXCESS

There is a \$1,000 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 \$1,000 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.

#### SCOPE OF COVER

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

1. A lump sum benefit is payable in the event of a Death or a Permanent Disability. The maximum benefit payable is \$500,000.
2. Reimbursement up to 100% of Non Medicare medical costs, up to a maximum of \$2,500 per injury. A \$50 excess applies to each injury. Nil excess applies if you are a member of a Private Health fund and/or for Ambulance only claims.
3. Pays 80% of net weekly income up to a maximum of \$700 per week, whichever is the lesser. There is no benefit claimable for the first 7 days that the claimant is unable to work.

### 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)
- The declaration on the claim form needs to be signed by a Club Official.
- Once you have completed your claim form forwarded to AA, along with all original receipts (unless retained by your health fund) and they will forward to QBE Insurance Australia who process claims (details are included on the claim form).

#### 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.

CONTINUED OVERLEAF 

 Call 1300 945 547 or +61 2 8599 8660 Fax +61 2 8599 8661  
Address Level 28, 123 Pitt Street, Sydney NSW 2000  
Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com) [www.vinsurancegroup.com/athleticsaustralia](http://www.vinsurancegroup.com/athleticsaustralia)



**V-INSURANCE  
GROUP**  
CORPORATE AUTHORISED REPRESENTATIVE OF Willis

## UNINSURED RISKS TO CONSIDER

Please be aware that the insurance arranged by V Insurance Group on behalf of AA does not necessarily cover all of the risks and exposures for an individual coach. Some additional insurance policies you may need to consider include:

- Property (Fire and Perils, Burglary etc.)
- General Property/Portable Equipment (used when coaching or in transit)
- Motor Vehicle Insurance
- Workers Compensation

Please contact V Insurance Group if you would like advice on these, or any other form of insurance.

## 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
- 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 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 and/or when claiming Ambulance costs only.

## 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

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

104 weeks from the date of injury.

## ENQUIRIES?

Should you have any enquiries about this insurance program please contact V-Insurance Group:

Level 28, Angel Place 123 Pitt Street, SYDNEY NSW 2000  
Phone: (02) 8599 8660 or local call cost only 1300 945 547  
Fax: (02) 8599 8661

Email: [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

**[www.vinsurancegroup.com](http://www.vinsurancegroup.com)**

V-Insurance Group Pty Ltd,

Corporate Authorised Representative of Willis

ABN: 67 160 126 509 ARN: 432898 AFSL: 240600

## IMPORTANT NOTES

- 1) This summary of cover provides factual information about the cover in place for coaches via the AA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting AA or visiting [www.vinsurancegroup.com/athleticsaustralia](http://www.vinsurancegroup.com/athleticsaustralia).
- 2) This insurance program commenced on 1st April 2016 and expires on 31st August 2016.
- 3) AA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 4) The insurer for the Public and Products Liability & Professional Indemnity Program is XL Insurance Company SE and the insurer for the Personal Accident policy is QBE Insurance (Australia) Limited.
- 5) This insurance is arranged on a group basis for all AA coaches and does not take into account each individual Coaches particular circumstances.

