SUMMARY OF INSURANCE FOR

ROWING AUSTRALIA

NATIONAL INSURANCE PROGRAM
2015/2016

ROWING Australia

INTRODUCTION

V-Insurance Group are the insurance brokers for Rowing Australia and its member State and Territory Associations. They have collectively designed this insurance program to provide suitable cover for Rowing Australia, its affiliated State and Territory Associations and all affiliated clubs and individual members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by Rowing Australia or one of its affiliated State and Territory Associations. These activities include official events, regattas, training, competition, official social functions, committee meetings, 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 Rowing Australia, including all State and Territory Associations, all affiliated Clubs and Schools, members, temporary and trialling member, employees, coaches, instructors, trainers, masseurs, first aid/medical persons, timekeepers, officers, officials, technical officials, carers for rowers with disabilities, oarsmen and women where appropriate and voluntary workers.

Insurance cover applies whilst participating in rowing and rowing related activities that are properly sanctioned and includes coverage whilst competing, training and trialling, at official social events and fundraising activities and for travel to and from these sanctioned activities.

Please note that insurance coverage does not automatically apply in all circumstances. In order to maximize being covered under the National Insurance Program, the following criteria should be fulfilled;

MEMBERS SHOULD:

a) Maintain a current membership with their relevant club and State and Territory Association
b) Comply with relevant Rowing Australia, State/Territory Association and Club policies

COACHES, OFFICIALS AND VOLUNTEERS SHOULD:

a) Obtain a coaching accreditation relevant to their level of coaching
b) Obtain an officiating accreditation relevant to their level of umpiring
c) Register as an official volunteer with their relevant club and State and Territory Association
d) Maintain a current membership with their relevant club and State and Territory Association
e) Undertake qualification and training for volunteering tasks
f) Comply with relevant Rowing Australia, State/Territory Association and Club policies

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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 ($10,000 in North America) excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Rowing Australia unless otherwise agreed.

Professional Indemnity Insurance

SCOPE OF COVER

This policy provides indemnity to a 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.

EXCESS

There is a $1,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Rowing Australia unless otherwise agreed.

Personal Accident Insurance

SCOPE OF COVER

Coverage applies whilst members are involved in sanctioned Rowing Australia and State/Territory Association activities. These activities include all official events, regattas, training, competition, official social functions, committee meetings, fundraising activities and travel to and from these activities.

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Email sports@vinsurancegroup.com **www.vinsurancegroup.com**

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

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 accidental death or a Permanent Disability. The scale of benefits is defined in the policy. The maximum benefit is $250,000.

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 85% of Non-Medicare medical costs, up to a maximum of $3,000 per injury or $5,000 for voluntary workers ($2,000 for all claimants 75 to 100 years of age).

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

85% of your income up to a maximum of $1,000 per week whichever is the lesser (no cover applies to claimants aged 75 to 100 years of age).

EXCESS

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

4) STUDENT TUTORIAL BENEFIT

BENEFIT

Pays actual expenses incurred for home tutorial by a qualified tutor up to $300 per week to assist the full time student.

EXCESS

There is no benefit claimable for the first 14 days that you are away from your place of learning as a result of injury.

BENEFIT PERIOD

52 weeks from the date of injury.

OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE:

- Student Help Weekly Benefit
- Domestic Home Help Weekly Benefit – Non Income Earners
- Funeral Expense Benefit
- Broken Bones

Further details relating to the above benefits as well as the policy conditions are contained in the QBE Insurance (Australia) Ltd Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the wording, please go to **www.vinsurancegroup.com/rowing** or contact Rowing Australia.

HOW TO MAKE A CLAIM

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, you can download a personal accident claim form by visiting www.willis.com/rowing.
- A declaration on the claim form needs to be signed by your club then forwarded to your State/Territory Association.
- Once you have completed your claim form, please forward your claim along with all original receipts (unless retained by your health fund) to QBE Insurance (Australia) Ltd 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 email: sports@vinsurancegroup.com or phone: (02) 8599 8660 or Toll Free 1300 945 547.

OTHER INSURANCE

The following insurance policies can be arranged or may already be available to you:

- Association Liability
- Marine Hull/Rowing Scull Insurance
- Property Insurance
- Travel Insurance

Please contact Rowing Australia or V-Insurance Group for further details.

IMPORTANT NOTES

1) This summary of cover provides factual information about the Rowing Australia Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Rowing Australia or visiting www.willis.com.au/rowing.
2) This insurance program commenced on 31 May 2015 and expires on 31 May 2016 .
3) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of Rowing 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 Rowing Australia insured persons/entities and does not take into account each individuals particular circumstances.
5) Rowing Australia 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 ATC Insurance Solutions for and on behalf of Lloyds of London; and the insurer for the Personal Accident program is QBE Insurance (Australia) Ltd.

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

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