

## SUMMARY OF COVER

# ATHLETICS AUSTRALIA

COACHES  
2016/2017



### 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 \$30,000,000.

### EXCESS

There is a \$250 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 \$250 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 85% 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 

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