

SUMMARY OF COVER

LITTLE ATHLETICS AUSTRALIA

NATIONAL INSURANCE PROGRAM 2016/2017



INTRODUCTION

V-Insurance has worked closely with Little Athletics Australia (LAA) 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 the LAA. These activities include competition, training, social functions 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 for an individual quotation.

WHO IS INSURED?

This program covers all registered members, officials, trialling before becoming a member, coaches, assistant coaches, members of the board of management, administrators, directors and executives, committee members, employees including apprentices, voluntary workers and work experience students of Little Athletics Australia and all affiliated bodies including State and Territory Associations and clubs.

WHAT IS COVERED?

This program incorporates six covers;

1. Public Liability & Professional Indemnity
2. Personal Accident
3. Management Liability (Directors & Officers Liability)
4. Property Insurance
5. Group Travel
6. Cyber Liability

Public and Products Liability Insurance

SCOPE OF COVER

This policy provides protection for members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world excluding USA & Canada.

LIMIT OF LIABILITY

The cover provided is up to a maximum of \$20,000,000.

EXCESS

There is a \$250 policy excess. The payment of the policy excess is the responsibility of the defending party and will not be paid by LAA 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 \$250 policy excess. The payment of the policy excess is the responsibility of the defending party and will not be paid by LAA unless otherwise agreed.

Personal Accident Insurance

SCOPE OF COVER

Coverage applies whilst members are participating in sanctioned LAA activities. These activities include competition, training, social functions and travel to and from these activities. This section provides cover for Registered Members aged between 2 and 75 years of age; and for Voluntary Workers and Officials, nominated Employees, Members of the Board of Management of each State and Association and Executive Members of Australian Little Athletics aged between 2 and 90 years of age.

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 an accidental death or a Permanent Disability. The scale of benefits is defined in the policy. The maximum benefit payable 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
- Doctor's Fees
- Anaesthetist's Fees
- Dental
- Chiropractic
- Osteopathy
- Surgeon's Fees
- X-rays

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

CONTINUED OVERLEAF

Call 1300 945 547 or +61 2 8599 8660 Fax +61 2 8599 8661
Address Level 25, 123 Pitt Street, Sydney NSW 2000
Email sports@vinsurancegroup.com www.vinsurancegroup.com/laa



V-INSURANCE
GROUP

CORPORATE AUTHORISED REPRESENTATIVE OF Willis

BENEFIT

Reimbursement up to 100% of Non Medicare medical costs, up to \$10,000 per injury.

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 net weekly income up to a maximum of \$1,000 per week, whichever is the lesser.

EXCESS

The first 7 days income from the date of injury is excluded.

BENEFIT PERIOD

104 weeks from the date of injury.

4) STUDENT TUTORIAL COST

Pays \$500 per week for cost actually incurred whilst the student is unable to attend registered classes. The insurer will pay the cost of reasonably and necessarily incurred home tutorial services.

EXCESS

The first 7 days from the date of injury are excluded.

BENEFIT PERIOD

104 weeks from the date of injury.

OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE:

- Domestic Help Benefit
- Out of Pocket Expenses
- Bed Care/Coma Benefit
- Fractured Bones Benefit
- Counselling Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the Chubb Group Personal Accident & Sickness Insurance Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, download a copy from the website www.vinsurancegroup.com/laa

HOW TO MAKE A CLAIM

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible (contact V-Insurance to obtain a claim form or download a claim form from the website www.vinsurancegroup.com/laa)
- The declaration on the claim form needs to be signed by your Centre and then forwarded to your State Association.
- Your State Association will forward your claim form to V-Insurance along with all original receipts (unless retained by your health fund). V-Insurance will then send the documentation to Chubb Insurance Company of 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 ph: 1300 945 547.

OTHER INSURANCE

Further information on the following insurance products for qualifying members under the LAA Insurance Program, can be found by visiting www.vinsurancegroup.com/laa;

- Management Liability (Directors & Officers) Insurance
- Group Travel Insurance
- Property insurance for Centres
- Cyber Liability

ENQUIRIES?

Should you have any enquiries about this insurance program please contact V-Insurance Group Pty Ltd; Level 25, 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
www.vinsurancegroup.com/laa
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 LAA Insurance Program. This information is only a summary of the cover provided. The policy with full conditions are available at www.vinsurancegroup.com/laa or by contacting LAA or V-Insurance Group.
- 2) This insurance program commences on 31 August 2016 and expires on 31 August 2017.
- 3) V-Insurance has arranged the Personal Accident insurance program on a group basis without taking into account individual circumstances. This policy provides benefits to members of Little Athletics 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 of 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 this Personal Accident insurance all members are encouraged to consider taking out Private Health insurance, Income Protection Insurance and Life insurance if their individual circumstances require it.
- 4) This insurance is arranged on a group basis for all LAA insured persons/entities and does not take into account each individuals particular circumstances.
- 5) LAA 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 Lloyds of London via ATC Insurance Solutions, and the insurer for the Personal Accident program is Chubb Insurance Company of Australia LTD.

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

