

SUMMARY OF COVER

PADDLE AUSTRALIA

NATIONAL INSURANCE PROGRAM 2018/2019



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INTRODUCTION

V-Insurance Group is the Insurance Broker for Paddle Australia. V-Insurance has worked closely with Paddle Australia 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 Paddle Australia. These activities include races, individual and official training, meetings and 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 Paddle Australia and all affiliated associations and clubs including all members, coaches, instructors, guides, temporary/trialling members, committee members, including voluntary workers, work experience students.

WHAT IS COVERED?

This program incorporates six covers;

- 1) Public Liability
- 2) Professional Indemnity
- 3) Personal Accident
- 4) Management Liability
- 5) Group Travel

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 excess payable for any property damage and/or bodily injury claims. The payment of the excess is the responsibility of the defending party and will not be paid by Paddle Australia unless otherwise agreed.

Professional Indemnity Insurance

SCOPE OF COVER

Provides indemnity to an accredited 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 \$5,000,000.

EXCESS

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

Personal Accident Insurance

SCOPE OF COVER

Coverage applies whilst Paddle Australia members are involved in sanctioned Paddle Australia activities. These activities include all races, competitions individual and official training and trialling, social functions, committee meetings, fundraising activities and travel to and from these activities.

This section provides cover for members aged between 2 and 100 years of age. Coverage limitations apply for individuals under 18's and over 75 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 a death or a Permanent Disability. The Scale of benefits is defined in the policy. The death benefit for members is \$100,000 (other than anyone under 18 year's old and over the age of 75 then the benefit is \$20,000 maximum). The maximum paraplegia and quadriplegia benefit is \$175,000.

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

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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@vinsurancgroup.com www.vinsurancgroup.com/paddle



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BENEFIT

Reimbursement up to 75% of Non-Medicare medical costs, up to a maximum of \$2,500 per injury (\$5,000 for Volunteers & Officials apply).

EXCESS

\$50 excess applies to each injury. Nil excess applies if you claim on a Private Health fund and for ambulance costs.

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 \$500 per week, (\$700 per week for Volunteers & Officials) whichever is the lesser.

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.

4) STUDENT TUTORIAL BENEFIT

Pays \$500 per week for the cost incurred for tutoring, travel costs etc to assist a full time student.

EXCESS

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

BENEFIT PERIOD

26 weeks from the date of injury.

OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE:

- Domestic Home Help (for non-income earners)
- Bed Care
- Broken Bones

Further details relating to the above benefits as well as the policy conditions are contained in QBE's. To obtain a copy of the Wording, please visit www.vinsurancegroup.com/paddle

HOW TO MAKE A CLAIM PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, to obtain a claim form please visit www.vinsurancegroup.com/paddle to download a copy.
- The declaration on the claim form needs to be signed by your Association/Club and then forwarded to Paddle Australia.
- Paddle Australia will forward your claim form to QBE claims handlers along with all original receipts (unless retained by your health fund 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

Other insurance policies available via Paddle Australia are;

- Group Travel Insurance
- Management Liability (Directors and Officers)
- Property Insurance

Automatic cover for all insured entities (clubs, directors, office bearers, officials, etc). Further details available at; www.vinsurancegroup.com/paddle

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/paddle

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 Paddle Australia Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Paddle Australia or visiting www.vinsurancegroup.com/paddle
2. This insurance program commenced on 30 June 2018 and expires on 30 June 2019.
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 Paddle 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 Paddle Australia insured persons/entities and does not take into account each individual's particular circumstances.
5. Paddle 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 and the insurer for the Personal Accident program is QBE Insurance Australia.
7. Please contact V-Insurance Group if you require additional cover to that covered in the policy.

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.



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