

Australian Veteran Cycling Council

SPORTS INSURANCE SCHEME SUMMARY

CERTIFICATE OF CURRENCY

We are able to forward a Certificate of insurance to your club or local Association, noting the period of insurance, the amount of cover and the Insurer. This will accommodate the requirements of Incorporation and or local Councils.

Request a Certificate online by submitting a request from this website. Go to 'Sports/Leisure Enquiry' option on the Menu.

CLUB/ASSOCIATION MANUAL

This manual has been prepared to assist you with all aspects of the Sports Insurance that your club holds. The insurance has been arranged through your National and State bodies with the intention of providing a basic level of coverage for all cyclists, members and officials associated with your club.

The Insurer of your clubs Sports Insurance Scheme is QBE Insurance (Australia) Limited.

The scheme covers all registered participants, coaches, officials and voluntary workers whilst involved in training, playing, meetings or any official function/activity of your club/Association.

Your policy benefits are summarised as follows:

PERSONAL ACCIDENT COVERAGE

SECTION 1. Death and Permanent Disability

This section provides a lump sum benefit to insured's that suffer permanent injury or death. The maximum claimable under this section is \$100,000.00. Cover is reduced to maximum of \$10,000 for injuries incurred whilst training.

There is percentages payable for various levels of disability for example;

Permanent Total Loss of Use of Hearing - One Ear	\$10,000
Permanent Total Loss of Use of Hearing - Both Ears	\$30,000
Loss Of Sight One Eye	\$50,000

A full list of the percentages is contained in the policy wording held by your association.

SECTION 2. Medical Coverage

This section provides 80% Reimbursement of any Non-Medicare expenses up to a maximum limit of \$3,000.00 per injury. There is a \$100.00 excess applicable to each claim lodged with the underwriter. Coverage is for any Non Medicare expenses incurred within 12 months from the date of injury.

Non-Medicare expenses are those costs that are non-recoverable (in any part) through Medicare. These expenses include dental, physiotherapy, chiropractic, ambulance, private hospital

accommodation and, private hospital theatre fees.

The expenses not able to be claimed through this section include;

- a) The amount between the doctor's fee and the money you receive back from Medicare.
- > b) The amount between the Surgeons bill and the money you receive back from Medicare
- c) The amount between the Anaesthetists bill and the money you receive back from Medicare
- > d) X-Ray costs.

ALL ACCOUNTS MUST BE PAID BY THE CYCLIST BEFORE SUBMITTING TO THE INSURANCE COMPANY.

PLEASE NOTE THAT ALL CLAIMS UNDER THIS SECTION MUST INCLUDE A DOCTORS REFERRAL FOR THE SERVICE BEING CLAIMED.

CLAIMANTS WHO CARRY PRIVATE HEALTH INSURANCE MUST SUBMIT ALL BILLS TO THEIR HEALTH FUND INITIALLY AND THEN FORWARD A COPY OF THE REBATE STATEMENT TO THE INSURER FOR COMPENSATION.

SECTION 3. Loss of Income

This section provides an income replacement to insured's who suffer an injury and are temporarily totally disabled from performing their usual occupation. The benefit is 80% of your usual weekly salary or \$500.00 per week whichever is the lessor. There is an excess period of 2-week (14 days) on your policy. The benefit is claimable for 52 weeks from the date of injury.

To make a claim under this section the cyclist must;

- a) Provide a Doctor's Certificate for the period off work.
- b) Provide a letter from the claimants employer detailing usual gross wage, time expected off work, and whether the claimant is receiving sick or holiday pay.
- c) Have the Attending Physicians Statement completed and forwarded to the insurance company.

If a claimant is self-employed, these questions must be completed on a statutory declaration.

HOME HELP EXPENSES

The insurer will reimburse 80% of expenses incurred up to \$300 per week for every week of continuous temporary disability. There is an excess period of 14 days and the benefit is payable for 52 weeks. Expenses claimable under this section include "Dial an Angel" services, domestic help companies, eg bed making, meal preparation etc.

NB: ALL PRE-EXISTING CONDITIONS ARE EXCLUDED BY THIS POLICY

NB: ALL CLAIM FORMS MUST BE RECEIVED BY THE UNDERWRITER WITHIN THIRTY (30) DAYS OF THE INJURY OCCURRING. ACCOUNTS AND REBATE STATEMENTS MAY BE SENT AT A LATER DATE.

PUBLIC LIABILITY COVERAGE

Your club and its members are insured for any claims arising from negligence in respect of bodily injury or property damage, that happen during the period of insurance and caused by an occurrence in connection with your sport.

The coverage provided is for \$20,000,000 any one occurrence with a \$500 excess on each and every claim. Coverage extends to include;

- Tenants Liability
- Property Owners Liability
- Products Liability
- Member to Member liability excluding participation
- Medical Aid Liability
- Car Parking Liability
- Cross Liabilities

If you know of an incident that may give rise to a Public Liability claim, please contact DHB Insurance Brokers on 02 99707577

Cover for this section is worldwide excluding the United States or Canada and any claim brought against the insured in any country outside Australia.

NB: CLUBS ARE NOT REQUIRED TO PURCHASE SEPARATE LIABILITY COVER.

PROFESSIONAL INDEMNITY COVERAGE

All coaches and race officials are insured for claims arising from breach of professional duty arising from negligent acts, errors or omissions in connection with the sport. The coverage provided is for \$5,000,000 in the aggregate. The excess applicable is \$500. Coverage for this section is worldwide excluding the United States and Canada and any claim brought against the insured outside Australia. A full list of exclusions are contained the attached policy wording.

NB: All claims under this section of the policy must be notified to the insurer during the period of insurance.