

Maccabi Australia

SPORTS INSURANCE SCHEME

WHO IS INSURED ?

This policy has been arranged by Maccabi Australia to include Maccabi NSW Inc, Maccabi Victoria Inc, Maccabi Queensland, Maccabi WA and Maccabi SA. And also include those nominated sports clubs/teams (affiliated to Maccabi) who do not otherwise have sports insurance arranged through the competition/association to which they are affiliated. Please refer to your State body to confirm if your club/team is a 'nominated sport'.

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 the 'Request Sports/Leisure Enquiry' option on the Menu. Please note a Certificate will be automatically issued to your club at the start of the season when the premium is paid

INSURANCE SCHEME SUMMARY

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 Maccabi Australia with the intention of providing a basic level of coverage for all participants, members and officials associated with your club.

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

Your policy benefits are summarised as follows:

SECTION A:

A.1 Benefit - 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.

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 sight one eye	\$ 50,000
Permanent Quadriplegia or Paraplegia	\$100,000
Fractured leg or Patella with established non-union	\$ 10,000

A full list of the percentages is contained in the policy wording held by Maccabi Australia.

A.2 Benefit - 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 Anesthetists bill and the money you receive back from Medicare
- > d) X-Ray costs.

ALL ACCOUNTS MUST BE PAID BY THE PARTICIPANT 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.

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 INSURANCE

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 (being property used for activities related to the sport)
- Products Liability
- Member to Member liability excluding participation
- Medical Aid Liability
- Car Parking Liability
- Note: Cover not provided for licensed premises.

If you know of an incident that may give rise to a Public Liability claim, please the insurance broker immediately.

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

PROFESSIONAL INDEMNITY

All game officials (including referees, umpires, coaches) 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 \$2,000,000 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 policy wording.

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

TRAVEL INSURANCE

The Sports Policy provides worldwide Personal Accident protection. However, should your club or team be travelling overseas to compete in Tournaments/Carnivals etc, please contact our office and we will arrange appropriate and more comprehensive insurance coverage.