

AUSTRALIAN CANOEING NATIONAL INSURANCE PROGRAM



SUMMARY OF COVER 2011/2012

Introduction

Willis Australia has worked closely with Australian Canoeing 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 Australian Canoeing. These activities include races, individual and official training, meetings, fundraising activities and travel to and from these activities in Australia.

This brochure is a summary of the cover only. If additional cover is required to this standard cover please contact Willis Australia Ltd for an individual quotation.

Who Is Willis?

Willis is a licensed insurance broker and has organised this insurance program in association with Australian Canoeing. The Willis Group is one of the largest insurance brokers in the world and has operated in Australia for over 50 years, with offices in all states. More information on Willis can be obtained by visiting www.willis.com.au.

Who Is Insured?

This program covers Australian Canoeing and all affiliated associations and clubs including all members, coaches, instructors, guides, temporary/trialling members, committee members, employees including voluntary workers, work experience students and declared race directors and event promoters (for liability insurance only).

Non National Competitive Member is a member of a Club or State who's membership does not allow them to compete at National events. This membership category maybe referred to as for example a recreational member, standard member.



What Is Covered?

This program incorporates three covers;

- a) Public Liability
- b) Professional Liability
- c) Personal Accident

Public Liability Insurance

SCOPE OF COVER

This policy provides protection for insured entities and persons 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 \$1,000 excess payable for any property damage claims and nil excess for personal injury claims. The payment of the excess is the responsibility of the defending party and will not be paid by Australian Canoeing unless otherwise agreed.

Professional Indemnity Insurance

SCOPE OF COVER

Provides indemnity to a coach, instructor, guide 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 Australian Canoeing unless otherwise agreed.

Personal Accident Insurance

SCOPE OF COVER

Coverage applies whilst members are involved in sanctioned Australian Canoeing activities. These activities include races, individual and official training and trialling, meetings, fundraising activities and travel to and from these activities in Australia.

This section provides cover for members aged between 2 and 80 years of age.

Cover is limited for persons under 18 and over 75 years of age.

BENEFITS

The main benefits under the Personal Accident Policy are 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 maximum benefit is \$100,000.

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
- 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

BENEFIT

Reimbursement up to 85% of Non-Medicare medical costs, up to a maximum of \$2,500 per injury.

EXCESS

\$50 excess applies to each injury.

CONDITIONS

- If a member belongs to a private health fund, they must claim from that fund first.
- Non-Medicare medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury

3) LOSS OF INCOME (Competitive Members Only)

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 (\$250 per week for members aged 75 to 80), whichever is the lesser

EXCESS

There is no benefit claimable for the first 14 days that you are away from work as a result of injury.

BENEFIT PERIOD

52 weeks from the date of injury.

4) STUDENT TUITION BENEFIT

Reimburses 100% of actual costs up to a maximum of \$500 per week for costs actually incurred for tutoring a full time student.

EXCESS

There is no benefit claimable for the first 14 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:

- Broken Bone Benefit (Competitive Members Only)
- Domestic Home Help for Non Income Earners
- Bed Care Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the Chubb Insurance Company of Australia Limited Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact Australian Canoeing.

How To Make A Claim

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, you can download this claim form by visiting www.willis.com.au/australiancanoeing.
- The declaration on the claim form needs to be signed by your Association/Club and then forwarded to Australian Canoeing's head office.
- Australian Canoeing will then forward your claim form to Willis along with all original receipts (unless retained by your health fund).

Willis will then send the documentation to Chubb Insurance Company of Australia Limited, 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 Willis immediately to notify any incidents on ph: 1300 WILLIS (i.e 1300 945 547).

IMPORTANT NOTES

- 1) This information is only a summary of the cover provided. The policies with full conditions are available by contacting Australian Canoeing or visiting www.willis.com.au/australiancanoeing.
- 2) This insurance program commenced on 30 June 2011 and expires on 30 June 2012.
- 3) Willis Australia Limited has arranged this insurance program to provide benefits to those registered members of Australian Canoeing 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 or a 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 these policies all members are encouraged to take out Private Health Insurance.
- 4) Australian Canoeing is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 5) The insurer for the Public and Products Liability Program is SLE Worldwide Australia Pty Ltd and the insurer for the Personal Accident Program is Chubb Insurance Company of Australia Limited. The
- 6) Our Financial Services Guide (FSG) contains important information about our relationship with you. A copy of our FSG can be obtained by contacting Willis, or from www.willis.com.au.

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