

SUMMARY OF INSURANCE COVER

ATHLETICS AUSTRALIA

EVENT MANAGERS
2020/2021



INTRODUCTION

V-Insurance Group is the Insurance Broker for Athletics Australia (AA). V-Insurance Group has worked closely with AA to design and provide some basic insurance for Event Managers controlling AA sanctioned events. This brochure is a summary of the cover arranged. Should an Event Manager require additional cover then they should contact V-Insurance.

WHAT IS COVERED?

The following insurance policies are arranged for AA Event Managers, whilst organising sanctioned iRun events:

- 1) Public and Products Liability
- 2) Professional Indemnity
- 3) Voluntary Workers Personal Accident

Public and Products Liability Insurance SCOPE OF COVER

This policy provides protection for Event Managers and volunteers 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 \$30,000,000.

EXCESS

There is a \$500 excess for each and every claim. The payment of the excess is the responsibility of the Event Manager and will not be paid by AA unless otherwise agreed.

Professional Indemnity Insurance SCOPE OF COVER

Provides indemnity to Event Managers and volunteers if they are held liable for an error or incorrect advice which results in injury or property damage to a third party anywhere in the world.

LIMIT OF LIABILITY

The cover provided is up to a maximum of \$10,000,000.

EXCESS

There is a \$1,000 excess for each and every claim. The payment of the excess is the responsibility of the Event Manager/volunteer and will not be paid by AA unless otherwise agreed.

Voluntary Workers Personal Accident SCOPE OF COVER

Coverage applies whilst volunteers of an Event Manager are involved in sanctioned iRun/AA Events. This section provides cover for members aged between 2 and 100 years of age.

BENEFITS

The main benefits under the Voluntary Workers insurance are listed below:

1) DEATH & PERMANENT INJURIES

A lump sum benefit is payable in the event of an accident resulting in Death or a Permanent Disability. The scale of benefits is defined in the policy. The maximum benefit payable is \$500,000.

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 (ie the "Medicare gap" is not claimable due to government legislation).

The most common "Non-Medicare" expenses include:

- Private Hospital Bed & Theatre Fees
- Dental
- Ambulance
- Chiropractic
- Physiotherapy
- Osteopathy

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

- Doctor's Fees
- Surgeon's Fees
- Anaesthetist's Fees
- X-rays

BENEFIT

Reimbursement up to 100% of Non-Medicare medical costs, up to a maximum of \$5,000 per injury. (Higher limits for Volunteers apply).

EXCESS

\$75 excess applies to each injury. Nil excess applies if you claim on a Private Health fund and/or when claiming Ambulance costs only.

CONTINUED OVERLEAF

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 \$700 per week.

EXCESS

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

BENEFIT PERIOD

52 weeks from the date of injury.

UNINSURED RISKS TO CONSIDER

Please be aware that the insurance arranged by V-Insurance Group on behalf of AA does not necessarily cover all of your risks and exposures. Some additional insurance policies you may need to consider include:

- Property (Fire and Perils, Burglary etc.)
- Public Liability for your office/s
- General Property/Portable Equipment (used at an event or in transit)
- Management Liability – This policy combines a number of important liability insurances including professional indemnity insurance for errors and omissions, directors & officers, employment practices liability, fidelity guarantee and tax audit.
- Motor Vehicle Insurance
- Workers Compensation
- Personal Accident for competitors

Please contact V-Insurance Group if you would like advice on these, or any other form of insurance.

HOW TO MAKE A CLAIM PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, please contact V-Insurance to obtain a claim form or visit www.vinsurancegroup.com/athleticsaustralia
- The declaration on the claim form needs to be signed by the Event Manager.
- Once you have completed your claim form forward it to AA, along with all original receipts (unless retained by your health fund) and they will forward to Corporate Services Network who process claims (details are included on the claim form)

PROFESSIONAL INDEMNITY & PUBLIC & PRODUCTS 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.



ENQUIRIES?

Should you have any enquiries about this insurance program please contact V-Insurance Group;

Level 25, Angel Place 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

V-Insurance Group Pty Ltd,

Corporate Authorised Representative of Willis Australia Ltd

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IMPORTANT NOTES

- 1) This summary of cover provides factual information about the cover in place for Event Organisers via the AA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting AA or visiting www.vinsurancegroup.com/athleticsaustralia.
- 2) This insurance program commenced on 31st August 2020 and expires on 31st August 2021.
- 3) AA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 4) The insurer for the Public and Products Liability & Professional Indemnity Program is Liberty Specialty Markets and the insurer for the Personal Accident policy is Liberty Specialty Markets.
- 5) The insurance is arranged on a group on a group basis for all AA Event Managers/ Volunteers and does not take into account each individual Event Organisers particular circumstances.
- 6) Events sanctioned by AA and controlled by event organisers are done so in accordance with AA rules and regulations that apply and have been imposed.



Call 1300 945 547 or +61 2 8599 8660 Fax +61 2 8599 8661

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