

SUMMARY OF INSURANCE COVER

AUSCYCLING

ACCREDITED COACHES COVER 2022-23



V-Insurance Group is the Insurance Broker for AusCycling. V-Insurance Group has worked closely with AusCycling to design and provide some basic insurance for Accredited Coaches operating in a paid or voluntary environment and as sole traders. This brochure is a summary of the cover arranged. Should coaches require additional cover please contact V-Insurance Group.

WHAT IS COVERED?

The main insurance policies that are arranged to cover Accredited AusCycling Coaches affiliated with AusCycling are Personal Accident, Public Liability and Errors & Omissions Insurance.

WHEN DOES COVER APPLY?

This cover is for Accredited Coaches that sign up to the AusCycling affiliation program and upgrade their level of insurance cover to include cover for paid coaching activities undertaken as a sole trader. Cover is provided to qualified Coaches whilst providing activities to both AusCycling Members and non-Members including private or group coaching activities and social rides.

PUBLIC & PRODUCTS LIABILITY INSURANCE

Scope of Cover

This policy provides cover for affiliated Coaches, 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 policy excess. The defending party is responsible for the payment of the excess and will not be paid by AusCycling unless otherwise agreed.

ERRORS AND OMISSIONS INSURANCE

Scope of Cover

This policy provides indemnity to Coaches in the event they are held liable for an error or for providing 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 \$20,000,000.

Excess

There is a \$1,000 excess for all claims. The defending party is responsible for the payment of the excess and will not be paid by AusCycling unless otherwise agreed.

PERSONAL ACCIDENT INSURANCE

Scope of Cover

Accredited Coaches are covered for injuries sustained whilst conducting paid and voluntary coaching activities as provided through their AusCycling membership.

Benefits

The main benefits under the Personal Accident Policy as listed below:

1) Death & Permanent Injuries

A lump sum benefit is payable in the event of an accidental death or a Permanent Disability. The scale of benefits is defined in the policy. The maximum benefit is \$100,000 for paraplegia and quadriplegia. Please refer to the policy schedule for full details.

2) Non-Medicare Medical Expenses

This covers insured persons for NON-MEDICARE medical expenses. The policy is for reimbursement only. That is, the accredited coaches 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

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Benefit

Reimbursement up to 85% of Non-Medicare medical costs, up to a maximum of \$7,500 per injury.

Excess

\$75 excess applies to each injury. Nil excess applies if you claim on a Private Health Fund.

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 income up to a maximum of \$500 per week whichever is the lesser.

Excess

There is no benefit claimable for the first 28 days that you are away from work as a result of injury.

Benefit Period

52 weeks from the date of injury.

OTHER BENEFITS INCLUDED BUT NOT LISTED ARE:

- Domestic home help—non income earners
- Parents inconvenience benefit
- Rehabilitation benefit
- Funeral expenses
- Student assistance benefit
- Counselling Benefit

UNINSURED RISKS TO CONSIDER

Please be aware that the cover arranged by V-Insurance Group on behalf of AusCycling 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
- General Property/ Portable Equipment
- Management Liability – combines a number of important liability insurances in addition to professional indemnity insurance for errors and omissions such as directors and officers, employment practices liability, fidelity guarantee and tax audit.
- Motor Vehicle Insurance
- Cancellation Insurance

HOW TO MAKE A CLAIM?

Personal Accident

- A claim form will need to be completed and submitted as soon as possible, contact V-Insurance Group to obtain a claim form or download a claim form from the website www.vinsurancegroup.com/auscycling
- Once you have completed your claim form forward to AusCycling, along with all original receipts (unless retained by your health fund) to Corporate Services Network where your claim will be processed (details are included on the claim form).

Public Liability

- In the event of a Public Liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify any incidents on 1300 945 547.

OTHER INSURANCE

Additional insurance policies are in place for qualifying coaches, these include;

Travel Insurance

Travel Insurance that is specifically designed for international training and events is available by contacting AusCycling directly.

ENQUIRIES

Please contact AusCycling or V-Insurance Group or visit www.vinsurancegroup.com/AusCycling for further details on the AusCycling Insurance program.

LEGAL NOTES

- 1) This summary of cover provides factual information about the AusCycling Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting AusCycling or visiting www.vinsurancegroup.com/AusCycling.
- 2) This insurance program commenced on 21 February 2022 and expires on 21 February 2023.
- 3) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of AusCycling 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 and Income Protection Insurance.
- 4) This insurance is arranged on a group basis for all AusCycling insured persons/entities and does not take into account each individuals particular circumstances.
- 5) AusCycling 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 Personal Accident program is 360 Accident & Health Pty Ltd. The Public Liability insurer is Chase Underwriting via Certain Underwriters at Lloyds of London.

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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