SUMMARY OF COVER

AUSTRALIAN ICE RACING

NATIONAL INSURANCE PROGRAM
2026/2027

AUSTRALIAN ICE RACING

INTRODUCTION

V-Insurance Group is the insurance broker for Australian Ice Racing (AIR), and has worked closely with AIR to design this insurance program for AIR and its affiliated members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by the AIR or AIR's affiliated members. These activities include official events, training, competition, social functions, committee meetings, fundraising activities and travel to and from these activities. This brochure is a summary of the cover only. If additional cover is required please contact V-Insurance Group for an individual quotation.

WHO IS INSURED?

This program covers AIR, including all affiliated members, temporary and trialling member, employees, coaches, first aid/ medical persons, timekeepers, officers, officials and voluntary workers.

WHAT IS COVERED?

This program incorporates three covers;
1) Public Liability
2) Professional Indemnity
3) Personal Accident

PUBLIC & PRODUCTS 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 and Canada.

Limit of Liability

The cover provided is up to a maximum of $20,000,000.

Excess

There is $1,000 excess payable for all claims.

PROFESSIONAL LIABILITY INSURANCE

Scope of Cover

Provides indemnity to a coach 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 $20,000,000.

Excess

There is $1,000 excess payable for all claims.

PERSONAL ACCIDENT INSURANCE

Scope of Cover

Coverage applies whilst members are participating in sanctioned AIR's affiliated Associations and club activities. These activities include official events, training, competition, social functions, committee meetings, fundraising activities and travel to and from these activities.

This section provides cover for members aged 0 - 100. Coverage limitations apply for the under 18 years old and over 75 year olds (refer to death and permanent injuries section).

Note: Benefits for each of the above categories are outlined below.

Benefits

The main benefits under the Personal Accident policy are:

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 payable is $100,000 (The limit is $20,000 for under 18 and over 75 years olds).

2) Non-Medicare Medical Costs

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
- Ambulance
- Physiotherapy
- Dental
- Chiropractic
- Osteopathy

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

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

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Call +61 2 8599 8660 or 1300 172 321
Address Level 17, 123 Pitt Street, NSW 2000 Sydney
Email sports@vinsurancegroup.com www.vinsurancegroup.com

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Benefit
Reimbursement up to 85% of Non-Medicare medical costs, up to a maximum of $2,000 for members and $5,000 for volunteers, officials and employees per injury.

Excess
$25 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
100% of your net weekly income up to a maximum of $350 per week whichever is the lesser.

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.

4) Student Help Weekly Benefit
Pays 100% of actual expenses incurred for home tutorial by a qualified tutor up to $200 per week to assist the full time student.

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

Benefit Period
52 weeks from the date of injury.

Other benefits available but not detailed in this brochure;

- Home Modification Benefit
- Funeral Expense Benefit
- Parents Inconvenience Benefit
- Domestic Home Help - Non Income Earners
- Broken Bones

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

HOW TO MAKE A CLAIM
PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, you can download a copy of the claim form by visiting www.australianiceracing.org
- Complete the claim form and email to generalsecretary@australianiceracing.org for signing of the declaration.
- AIR will sign the declaration and forward your claim form to V-Insurance Group who will ensure your claim is sent to the claims handlers, Proclaim.

Note: Proclaim is a specialist claims organisation that process the Personal Accident claims on behalf of the insurer.

PROFESSIONAL INDEMNITY & PUBLIC 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 172 321.

OTHER INSURANCE
Additional Insurance policies are in place for qualifying members, these include;

- Management Liability (Directors & Officers)
- Group Travel

Please contact AIR or V-Insurance Group for further details.

ENQUIRIES?
Should you have any enquiries about this insurance program please contact V-Insurance Group Pty Ltd:

Level 17, Angel Place 123 Pitt Street, Sydney NSW 2000
Phone (02) 8599 8660 or local call cost only 1300 172 321
Email sports@vinsurancegroup.com

www.vinsurancegroup.com

LEGAL NOTES

1. This summary of cover provides factual information about the Australian Ice Racing (AIR) Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting AIR or V-Insurance Group.
2. This insurance program commenced on 17 July 2026 and expires on 17 July 2027.
3. V-Insurance has arranged the Personal Accident insurance program on a group basis without taking into account individual circumstances. This policy provides benefits to members of Australian Ice Racing, 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 of 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 this Personal Accident insurance all members are encouraged to consider taking out Private Health insurance, Income Protection Insurance and Life insurance if their individual circumstances require it.
4. This insurance is arranged on a group basis for all AIR insured persons/entities and does not take into account each individuals particular circumstances.
5. AIR is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is an authorised representative of MGA Insurance Brokers Pty Ltd (MGA) ABN 29 008 096 277, AFSL: 244601