

SUMMARY OF INSURANCE COVER

BASEBALL AUSTRALIA

Clubs

NATIONAL INSURANCE PROGRAM 2021/2022



INTRODUCTION

V-Insurance Group is the insurance broker for Baseball Australia (BA), and has worked closely with BA to design this insurance program for all affiliated State/Territory and Regional Associations including all affiliated clubs and its members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by BA. These activities include official events, training, competition, official social functions, committee meetings, fundraising activities and travel to and from these activities.

WHO IS INSURED?

The Baseball Australia National Insurance Program provides cover for all affiliated clubs, committee members and voluntary workers.

This Summary of Cover is for the Member Clubs of Baseball Australia. Please consult the relevant Summary of Cover if you are seeking information for an Individual Member or for Coaches.

WHAT IS COVERED?

PUBLIC & PRODUCTS LIABILITY INSURANCE

This protects all affiliated Clubs and insured individuals (volunteers, officials and committee members) against costs that may arise due to an accusation of negligent acts, errors or omissions that have resulted in bodily injury or property damage.

Limit of Liability

Maximum of \$20,000,000.

Excess

\$250 payable for any property damage and/or bodily injury claims. Payment of the excess is the responsibility of the defending party, not BA.

PROFESSIONAL INDEMNITY INSURANCE

Provides indemnity for a Member Club, including committee members, technical officials and volunteers, 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

Maximum of \$5,000,000

Excess

\$250 payable for any property damage and/or bodily injury claims. Payment of the excess is the responsibility of the defending party, not BA.

PERSONAL ACCIDENT INSURANCE (for committee members, officials and volunteers)

Personal Accident insurance covers various costs associated with an accident that could occur whilst involved in club activities as a volunteer, committee member or official.

Cover is in place for individuals up to 100 years of age. Please refer to the summary for Individual Members involved in baseball.

CONTINUED OVERLEAF 

Call 1300 945 547 or +61 2 8599 8660
Address Level 25, 123 Pitt Street, Sydney NSW 2000
Email sports@vinsurancergroup.com www.vinsurancergroup.com/paddle

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The main benefits include:

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.

Non-Medicare Medical Expenses

Provides reimbursement up to 85% of NON-MEDICARE medical expenses to a maximum of \$2,250 per injury (\$5,000 for volunteers and officials). Note: The "Medicare gap" is not claimable due to government legislation.

Expenses you can claim include:

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

Expenses that cannot be claimed through this insurance program and should therefore be claimed through Medicare) include:

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

Excess \$20 per injury (nil excess if you have claim through your private health insurance first).
Nil excess for ambulance costs.

Conditions If a member belongs to a private health fund, they must claim from that fund in the first instance.
Non-Medicare medical costs will be reimbursed if they have been incurred within 52 weeks from the date of injury.

Loss of Income

Provides payment to BA members as reimbursement of their weekly income if they are unable to work due to the injury they sustained whilst participating in BA sanctioned activities.

Benefit 85% of your net weekly income up to a maximum of \$250/week whichever is the lesser amount. No benefit payable for the first 7 days you are away from work.

Excess

Benefit Period 52 weeks from the date of injury

Student Tutorial Benefit

Pays \$400/week for the cost incurred for tutoring, travel costs etc to assist a full time student.

Excess No benefit claimable for the first 7 days that you are away from your place of learning as a result of injury. 52 weeks from the date of injury

Benefit Period

Other benefits payable but not listed include:

- ✘ Domestic Home Help (for non-income earners)
- ✘ Bed Care
- ✘ Broken Bones

Please refer to the Policy Wording (on our website) for further details on benefits, conditions and limits of this policy.

MANAGEMENT LIABILITY (DIRECTORS & OFFICERS)

Management Liability Insurance is designed to protect insured entities and Directors and Officers for honest mistakes made by directors and officers involved in the management of the affairs for the organisation. Indemnity is provided for loss as a result of a claim arising out of an insured director's "wrongful act". A wrongful act is liability arising from any actual or alleged act, error or omission.

Who is covered?

Directors & Officers and committee members of affiliated clubs.

What is covered and what are the limits of liability?

\$5,000,000 anyone claim in the aggregate during the period of insurance.

Management Liability is essentially made up by 5 covers;

1. Directors & Officers
2. Professional Indemnity
3. Employment Practices Liability
4. Crime/Embezzlement (limited to a max of \$100,000)
5. Statutory Liability (limited to a max of \$250,000)

CONTINUED OVERLEAF

What is the policy excess?

\$5,000 each and every claim except;
\$10,000 for employment practices liability and Crime

It is strongly recommended that you implement a program to ensure that all Management Liability claims are identified and notified immediately and within the policy period to avoid the possibility of a claim being denied. This is because Management Liability insurance is written on a "Claims Made Basis." This means that coverage is provided for claims that are notified to the insurer during the period of cover.

CYBER LIABILITY

Covers the current and evolving exposures faced from using the internet and computers. The policy provides cover when systems that are compromised and assists with the rectification of costs.

Limit of Liability: \$ 1,000,000 any one claim and in the aggregate
Excess: \$ 3,750 each and every claim

OTHER (optional) INSURANCE AVAILABLE

The following exclusive Baseball Australia insurance policies can be arranged for Baseball Australia clubs:

CLUB PROPERTY

Cover is afforded for all Baseball Club's affiliated to Baseball Australia for up to \$5,000 for Property Insurance, including contents and equipment. There is also the option for individual club's to increase this limit of cover. Please contact V-Insurance Group directly to arrange a quote to increase Property Insurance cover.

*In the event of a Property claim, please contact V-Insurance Group for an appropriate claim form.

Please contact V-Insurance Group for further details on these optional insurance policies.

HOW TO MAKE A CLAIM?

PERSONAL ACCIDENT

Download a claim form www.vinsurancegroup.com/baseball and follow the instructions on the document.

PROFESSIONAL INDEMNITY, PUBLIC LIABILITY, MANAGEMENT LIABILITY & CYBER 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.

CLUB PROPERTY

In the event of a Property claim, please contact V-Insurance Group for an appropriate claim form

ENQUIRIES?

Please contact us if you require assistance with these optional covers or if you have any questions about the Baseball Australia insurance program;

Phone: (02) 8599 8660 or local call cost only 1300 945547 Email: sports@vinsurancegroup.com

LEGAL NOTES

1. This summary of cover provides factual information about the Baseball Australia Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Baseball Australia or visiting www.vinsurancegroup.com/baseball
2. This insurance program commenced on 31 August 2021 and expires on 31 August 2022.
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 Baseball Australia, 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 Baseball Australia insured persons/entities and does not take into account each individual's particular circumstances.
5. Baseball Australia 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 Public Liability & Professional Indemnity Program is SLE Worldwide. The insurer for the Personal Accident program and the Travel Program is Arch Insurance. The insurer for Management Liability Program is Nova Underwriting Pty Ltd and the insurer for the Cyber Program is Dual Australia Pty Ltd.
7. Please contact V-Insurance Group if you require additional cover to that covered in the policy.

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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