

SUMMARY OF INSURANCE COVER

BMX AUSTRALIA

NATIONAL INSURANCE PROGRAM
2019/2020



INTRODUCTION

V-Insurance Group is the insurance broker for BMX Australia (BMXA). V-Insurance has worked closely with BMX Australia (BMXA) 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 BMXA. These activities include events, organised training, including individual training, meetings, fundraising activities and travel to and from these activities. This brochure is a summary of the cover only. If additional cover is required to this standard cover please contact V-Insurance Group for an individual quotation.

WHO IS INSURED?

This program covers BMXA and all affiliated States / Territory Associations, including all affiliated clubs, all members, temporary members, accredited coaches, event promoters, race directors, accredited officials, directors, executives and volunteers of BMXA.

WHAT IS COVERED?

This program incorporates three covers;

1. Public and Products Liability
2. Professional Indemnity
3. Personal Accident

WHAT IS NOT COVERED?

- Bicycles and associated equipment
- Property (ie. personal and club property)

PUBLIC & PRODUCTS LIABILITY INSURANCE

Scope of Cover

This policy provides protection for insured entities and members 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

For each and every occurrence there is a \$1,000 policy excess for BMXA entity claims; or \$750 for BMXA member claims. The defending party is responsible for the payment of the excess.



PROFESSIONAL INDEMNITY INSURANCE

Scope of Cover

This policy 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 \$5,000,000.

Excess

For each and every occurrence there is a \$1,000 policy excess. The defending party is responsible for the payment of the excess.

PERSONAL ACCIDENT INSURANCE

Scope of Cover

The scope of cover for the BMXA personal accident policy is as follows;

For registered athletes, benefits are applicable to injury occurring during any and all bike riding activities 24 hrs a day, unless an Insured Person(s) is competing in an event / race that is not conducted under the endorsed protocols of an affiliated entity of BMXA

This section provides cover for members aged 2-100 years of age.

Different policy benefits apply for the following activities;

- "Events" for all sanctioned events including training organised by the insured.
- "Other" for any time a registered member is riding their bike, not during a sanctioned event.
- Please refer to the Personal Accident policy wording for details.

Special Note: Freestyle members are covered for Non Medicare Medical only (all other sections excluded for Freestyle members)

CONTINUED OVERLEAF



Call 1300 945 547 or +61 2 8599 8660 Fax +61 2 8599 8661
Address Level 25, 123 Pitt Street, Sydney NSW 2000
Email sports@vinsurancegroup.com www.vinsurancegroup.com/bmxa



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Benefit

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 accidental death benefit for members is \$50,000 (A), \$25,000 (B), and \$100,000 (volunteers). Different limits apply to anyone under 18 (\$20,000) and over 65 years old (\$25,000). The paraplegia and quadriplegia benefit is \$100,000 (A), \$50,000 (B) and \$250,000 (volunteers).

A - events

B - excluding participation in racing

1) 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
- 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

Benefit

Reimbursement up to 80% of Non-Medicare medical costs, up to a maximum of \$2,500 per injury (events), \$1,500 per injury (other) and \$5,000 per injury (volunteers) 100% for ambulance only up to the above limits.

Excess

\$100 excess applies to each injury. Nil excess applies if claimant has private health insurance for the expense claimed.

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

This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

Benefit

75% of your income up to a maximum of \$250 per week (\$750 per week for volunteers) whichever is the lesser.*

Excess

There is no benefit claimable for the first 21 consecutive days following your date of injury (7 consecutive day excess for volunteers).

Benefit Period

The loss of income benefit period is 52 weeks.

*Please note that the benefit of \$250 per week is the standard policy benefit in place for BMXA.

Further details relating to the above benefits as well as the policy conditions are contained in the Dual Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the wording, please visit www.vinsurancegroup.com/BMXA

HOW TO MAKE A CLAIM

PERSONAL ACCIDENT

A claim form will need to be completed and submitted as soon as possible, please contact BMXA to obtain a claim form;

Phone (02) 9008 1300

Email info@bmxaaustralia.com.au

Once you have completed your claim form, please forward to Gallagher Bassett Services along with all original receipts (unless retained by your health fund). Gallagher Bassett will arrange payment to you.

Gallagher Bassett Services

GPO Box 14, Brisbane QLD 4001

Phone (07) 3012 3114

Email ahclaims@gbtpa.com.au

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 945 547.

OTHER INSURANCE

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

Travel Insurance

Travel Insurance that is specifically designed for international training and events is available by contacting BMXA on ph: (02) 9008 1300.

Management Liability (Directors and Officers Insurance)

Automatic cover for all Insured entities (clubs, directors, office bearers, officials etc)

ENQUIRIES?

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

Phone (02) 8599 8660 or local call cost only 1300 945 547

Email sports@vinsurancegroup.com

www.vinsurancegroup.com/BMXA

LEGAL NOTES

- This summary of cover provides factual information about the BMXA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting BMXA or visiting www.bmxaustralia.com.au
- This insurance program commenced on 30 November 2019 and expires on 30 November 2020
- V-Insurance has arranged this insurance program to provide benefits to those registered members of BMXA 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.
- This insurance is arranged on a group basis for all BMXA insured persons/entities and does not take into account each individuals particular circumstances.
- BMXA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- The insurer for the Public Liability & Professional Indemnity Program is Liberty International and the insurer for the Personal Accident program is Dual.

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is an authorised representative of Willis Australia Limited
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