SUMMARY OF COVER

AUSTRALIAN DRAGON BOAT FEDERATION

Coaches, Instructors & Guides

NATIONAL INSURANCE PROGRAM 2026/2027

INTRODUCTION

V-Insurance has worked closely with Australian Dragon Boat Federation (AusDBF) to design this insurance program for its coaches, instructors and guides. This insurance cover applies when coaches, instructors and guides. and other insured persons/entities are involved in activities that are sanctioned by AusDBF. These activities include races, individual and official training, meetings and 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.

WHO IS INSURED?

This program covers AusDBF and all coaches, instructors and guides.

WHAT IS COVERED?

This program incorporates three covers;

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

PUBLIC & PRODUCTS LIABILITY INSURANCE

Scope of Cover

This policy provides protection for insured coaches, instructors and guides. 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 excess payable for any property damage and/or bodily injury claims. The payment of the excess is the responsibility of the defending party and will not be paid by AusDBF unless otherwise agreed.

PERSONAL ACCIDENT INSURANCE

Scope of Cover

Coverage applies whilst members are involved in sanctioned AusDBF activities. These activities include all official events, regattas, training, competition, official social functions, committee meetings, and fundraising activities and travel to and from these activities.

This section provides cover for members aged between 2 and 100 years of age. Coverage limitations apply for under 18's and over 70 year olds.

Benefits

The main benefits under the Personal Accident policy are as listed below:

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Email sports@vinsurancegroup.com
www.vinsurancegroup.com/dragonboat

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1) 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. The death benefit for members is $100,000 (other than anyone under 18 year's old and over the age of 70, the limit is then$20,000 maximum). The paraplegia and quadriplegia benefit is
$250,000.

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 (i.e 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 85% of Non-Medicare medical costs, up to a maximum of $3,500 per injury. Reimbursement up to 100% of Ambulance costs.

EXCESS

$50 excess applies to each injury. Nil excess applies if you claim on a Private Health fund and ambulance costs.

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 $1,000 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

Reimburses 100% of actual costs up to a maximum of $500 per week for costs actually incurred for tutoring a full time student.

Excess

There is no benefit claimable for the first 14 days from the injury occurring.

OTHER BENEFITS AVAILABLE BUT NOT DETAILED IN THIS BROCHURE:

- Domestic Home Help (Non Income Earners)
- Parents Inconvenience Allowance
- Rehabilitation Benefit
- Hospitalisation Benefit
- Funeral Expenses
- Home Modification & Relocation Assistance
- Membership Fees Benefit

PROFESSIONAL INDEMNITY INSURANCE

Scope of Cover

Provides indemnity to an accredited coach, official, instructor or guide 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 a $1,000 excess payable for any claim. The payment of the excess is the responsibility of the defending party and will not be paid by AusDBF unless otherwise agreed.

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HOW TO MAKE A CLAIM?

PERSONAL ACCIDENT

A claim form will need to be completed and submitted as soon as possible, to obtain a claim form please visit; www.vinsurancegroup.com/dragonboat.

- The declaration on the claim form needs to be signed by your club and then forwarded to your State Association.
- You will then need to forward your claim form to the Insurer along with all original receipts (unless retained by your health fund who will arrange payment to you).

PUBLIC LIABILITY & PROFESSIONAL INDEMNITY

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: +61 2 8599 8660

OTHER INSURANCE

Other insurance policies available via membership/affiliation with AusDBF are;

- Marine Hull Insurance
- Trailer Insurance
- Portable Equipment Insurance
- Group Travel

TRAVEL INSURANCE

If you would like to take out travel insurance, you will need to purchase an AusDBF International license. The license includes comprehensive travel insurance. To purchase an AUSDBF International license, please purchase from AUSDBF via the following link.https:// www.ausdbf.com.au/shop

If you require assistance purchasing an international license, please contact AusDBF on info@ausdbf.com.au

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

ENQUIRIES

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

Level 25 Angel Place, 123 Pitt Street, SYDNEY NSW 2000
Phone: +61 2 8599 8660
Email: sports@vinsurancegroup.com
www.vinsurancegroup.com/dragonboat

LEGAL NOTES

1) This summary of cover provides factual information about the Australian Dragon Boat Federation Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting AusDBF or visiting www.vinsurancegroup.com/dragonboat
2) This insurance program commenced on 30 June 2026 and expires on 30 June 2027.
3) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of AusDBFwho, 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 AusDBF insured persons/entities and does not take into account each individuals particular circumstances.
5) The Australian Dragon Boat Federation is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.

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