

SUMMARY OF INSURANCE COVER

JUDO AUSTRALIA

NATIONAL INSURANCE PROGRAM 2020/2021



INTRODUCTION

V-Insurance is the insurance broker for Judo Australia (JA). V-Insurance has worked closely with JA 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 JA. These activities include judo events, tournaments including recognised training sessions, fundraising activities and travel to and from these activities. This brochure is a summary of the cover only. If you require additional cover to this standard insurance, please contact V-Insurance Group.

WHO IS INSURED?

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.

WHAT IS COVERED?

This program incorporates three covers;

- Public and Products Liability
- Professional Indemnity
- Personal Accident

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

There is a \$5,000 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 JA unless otherwise agreed.

Professional Indemnity 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 \$5,000,000.

EXCESS

There is a \$5,000 excess payable for any claim. The payment of the excess is the responsibility of the defending party and will not be paid by JA unless otherwise agreed.

Personal Accident Insurance

SCOPE OF COVER

Coverage applies whilst members are involved in sanctioned JA activities. These activities include judo events, tournaments including training sessions, meetings, fundraising activities and travel to and from these activities.

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 accident resulting in 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 years of age where the maximum is \$10,000).

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
- Dental
- Ambulance
- Chiropractic
- Physiotherapy
- Osteopathy

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

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

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Call 1300 945 547 Fax +61 2 8599 8661

Address Level 25, 123 Pitt Street, Sydney NSW 2000

Email sports@vinsurancegroup.com

www.vinsurancegroup.com/jfa



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BENEFIT

Reimbursement up to 85% of Non-Medicare medical costs, up to a maximum of \$2,000 per injury. Higher benefit limits for volunteers apply.

EXCESS

\$50 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 net weekly income up to a maximum of \$350 per week, or \$1,000 per week for voluntary workers.

EXCESS

There is no benefit claimable for the first 14 days that you are away from work as a result of injury.

BENEFIT PERIOD

52 weeks from the date of injury.

4) STUDENT HELP BENEFIT

Reimburses 100% of actual costs up to a maximum of \$350 per week for costs actually incurred for tutoring a full time student.

BENEFIT PERIOD

52 weeks from the date of injury.

EXCESS

There is no benefit claimable for the first 7 days from the injury occurring.

OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE:

- Domestic home help (Non income earners)
- Parents inconvenience allowance
- Modification expenses
- Funeral expenses
- Counselling support

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

HOW TO MAKE A CLAIM PERSONAL ACCIDENT

A claim form will need to be completed and submitted as soon as possible. Please contact JA or visit www.vinsurancegroup.com/jfa to download a copy.

- The declaration on the claim form needs to be signed by your club and then forwarded to JA.
- JA will forward your claim form along with all original receipts (unless retained by your health fund). JA will then send the documentation to Corporate Services Network, who will arrange payment to you.

PROFESSIONAL INDEMNITY & PUBLIC & PRODUCTS LIABILITY

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

OTHER INSURANCE

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

ASSOCIATION LIABILITY

Automatic cover for all insured entities (clubs, directors, office bearers, officials, etc.). Further details are available on www.ausjudo.com.au.

GROUP TRAVEL

There is a travel policy in place for authorised members, officials, employees, directors and coaches whilst engaged in authorised travel (approved by Judo Australia).

Please contact Judo Australia or V-Insurance Group for further details.

ENQUIRIES?

Should you have any enquiries about this insurance program please contact V-Insurance Group.

Phone (02) 8599 8660 or local call cost only 1300 945 547
Fax (02) 8599 8661
Email sports@vinsurancegroup.com

LEGAL NOTES

1. This summary of cover provides factual information about the Judo Australia Inc. Insurance Program. Please note it is only a summary of the cover provided. The policies, with full conditions, are available by contacting Judo Australia or visiting www.ausjudo.com.au.
2. This insurance program commenced on 31 March 2020 and expires on 31 March 2021.
3. V-Insurance Group has arranged this insurance program to provide benefits to those registered members of Judo Australia Inc. 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 Judo Australia insured persons/entities and does not take into account each individual's particular circumstances. Should an individual member require increase cover or benefits please contact V-Insurance Group.
5. Judo Australia Inc. 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 and Products Liability & Professional Indemnity is One Underwriting and the insurer for the Personal Accident Program is Liberty International Underwriters.

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



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