SUMMARY OF INSURANCE COVER

JUDO AUSTRALIA

Individual Members
2026/2027

INTRODUCTION
V-Insurance is the insurance broker for Judo Australia. V-Insurance has worked closely with Judo Australia 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 Judo Australia. 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.

WHAT IS COVERED?
Judo Australia members have access to the following Insurances:

a) Personal Accident

b) Public Liability

For further information on any of these policies please contact Judo Federation Australia directly or visit www.ausjudo.com.au

PERSONAL ACCIDENT INSURANCE
SCOPE OF COVER
Coverage applies whilst members are participating in sanctioned Judo Australia, Association, Club and State activities. These activities includes competition, training, social functions, committee meetings, 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 those aged under 18 and over 75 years.

BENEFITS
The main benefits under the Personal Accident policy are 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 maximum benefit payable is $100,000. ($20,000 for persons under 18 and over 75)

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

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 expenses, up to a maximum of $2,000 per injury (higher limit applies for volunteers) including Ambulance fees.

EXCESS
$25 excess applies to each injury. Nil excess applies if you claim on a Private Health fund. Nil excess also applies to Ambulance claims.

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.

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www.vinsurancegroup.com/jfa

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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 income up to a maximum of $350 per week whichever is the lesser (Higher limits for volunteers apply).

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 WEEKLY BENEFIT
Pays 85% of actual expenses incurred for home tutorial by a qualified tutor up to $200 per week to assist the full-time student. 7-day excess.

BENEFIT PERIOD
52 weeks from the date of injury.

OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE:
- Domestic Duties
- Funeral Benefit
- Counselling Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the insurers Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, download a copy from the website: www.vinsurancegroup.com/jfa.

PUBLIC LIABILITY INSURANCE
SCOPE OF COVER
This policy provides protection for members and insured entities 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 a $1,000 policy excess. The payment of the policy excess is the responsibility of the defending party and will not be paid by Judo Australia unless otherwise agreed.

HOW TO MAKE A CLAIM

PERSONAL ACCIDENT
A claim form will need to be completed and submitted as soon as possible. Please contact Judo Australia directly via Email: admin@ausjudo.com.au or Phone: +61 2 6160 0528 or visit www.ausjudo.com.au .

- The declaration on the claim form needs to be signed by your club and then returned to Proclaim for assessment.
- Once your claim has been accepted Proclaim will arrange payment directly with you.

PUBLIC LIABILITY
In the event of a liability claim, do not admit liability under any circumstances. Please contact Judo Australia to immediately notify insurers of any incidents.

OTHER INSURANCE
Additional insurance policies are in place for qualifying members;

GROUP TRAVEL
There is a Travel Insurance 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 +61(2) 8599 8660 or 1300 172 321

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 2026 and expires on 31 March 2027.
3. This insurance is arranged on a group basis for all Judo Australia insured persons/entities and does not take into account each individuals particular circumstances. Should an individual member require increase cover or benefits please contact V-Insurance Group.
4. Judo Australia Inc. is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.

V Insurance Pty Ltd, Authorised Representative No. 432898, Corporate Authorised Representative of MGA Insurance Brokers Pty Ltd trading as V Insurance Group

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