SUMMARY OF INSURANCE COVER

JUDO AUSTRALIA

Clubs, Coaches and Instructors
2026/2027

INTRODUCTION

V-Insurance has worked closely with Judo Australia, to design this insurance program for its clubs, coaches and instructors. This insurance cover applies when clubs, coaches and instructors are involved in activities that are sanctioned by Judo Australia. These activities include judo events, tournaments, competition, training, social functions, committee meetings, 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 clubs, coaches and instructors have access to the following Insurances:

a) Public and Products Liability including Professional Indemnity and Errors and Omissions Insurance

b) Association Liability

c) Personal Accident

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

PUBLIC LIABILITY INSURANCE

SCOPE OF COVER

This policy provides protection for 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. There is a $10,000 policy excess for any one claim or series of claims made during the period of insurance arising from Sexual Assault of Molestation claims.

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 $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.

ERRORS AND OMISSIONS 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 financial loss to a third party.

LIMIT OF LIABILITY

The cover provided is up to a maximum of $1,000,000

EXCESS

There is a $10,000 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.

Call+61 2 8599 8660 or 1300 172 321
Address Level 17, 123 Pitt Street, NSW 2000 Sydney
Email sports@vinsurancegroup.com
www.vinsurancegroup.com/jfa

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ASSOCIATION LIABILITY INSURANCE

SCOPE OF COVER
Association 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 the limits of liability?
$5,000,00 any one claim and in the aggregate during the period of insurance.

What is the policy excess?
$5,000 each and every claim except Employment Practices Liability and Fidelity loss which incur a $10,000 excess

It is strongly recommended that you implement a program to ensure that all Association Liability claims are identified and notified immediately and within the policy period to avoid the possibility of a claim being denied. This is because Association 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.

PERSONAL ACCIDENT INSURANCE

SCOPE OF COVER
Coverage applies whilst coaches, instructors, volunteers and members are participating in sanctioned Judo Australia, Association, Club and State activities. These activities include 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.

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.

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 to receive a claim form.

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

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 and clubs, these include;

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.

OTHER (*OPTIONAL*) INSURANCE POLICIES AVAILBALE:

Your club may have other assets that require insurance. V-Insurance can arrange any and all insurance policies you may need.

This includes:
- Club buildings, Contents, Burglary (Theft), Plant, Equipment, Glass etc.
- Workers Compensation
- Motor Vehicle or Trailers

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 Group is a trading name of MGA Insurance Brokers Pty Ltd (ABN 29 008 096 277 | AFSL 244601)

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