

SUMMARY OF INSURANCE FOR KITEBOARDING AUSTRALIA

INSURANCE PROGRAM
2020/2021



INTRODUCTION

V-Insurance Group has worked closely with Kiteboarding Australia Limited (KA) to design this insurance program for KA and their affiliated State/Territory Associations including all affiliated clubs and its individual members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by the KA. These activities include sanctioned events, training, competition, official social functions, committee meetings, fundraising activities and travel to and from these activities. Recreational kiteboarding, kite skiing, unpowered hydro foils and snow kiting are all included and covered on a 24/7 basis. 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 KA and all affiliated State, Territory Associations including all clubs, all registered members, temporary/trialing members, coaches, referees, officials, umpires, committee members, employees including apprentices, voluntary workers and work experience students.

WHAT IS COVERED?

This program incorporates three covers;

- Public 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 (excluding US and Canada).

Limit of Liability

The cover provided is up to a maximum of \$20,000,000.

Excess

\$1,000 excess for each and every claim.

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

\$5,000 excess for each and every claim.

PERSONAL ACCIDENT INSURANCE

Scope of Cover

Coverage applies whilst members are involved in sanctioned KA and State Association activities. These activities include all official events, training, competition, official social functions, committee meetings, fundraising activities and travel to and from these activities. Recreational kiteboarding, kite skiing, unpowered hydro foils and snow kiting are included and cover on a 24/7 basis for individuals.

This policy provides cover for members aged between 2 and 100 years of age.

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 accidental death or a Permanent Disability. The scale of benefits is defined in the policy. The maximum benefit is \$50,000.

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 (ie 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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Benefit

Reimbursement up to 100% of Non-Medicare medical costs, up to a maximum of \$2,500 per injury (up to \$5,000 for Voluntary Workers).

Excess

\$50 excess.

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 income up to a maximum of \$500 per week whichever is the lesser (up to \$1,000 for Voluntary Workers).

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.

Other benefits payable but not detailed in this brochure:

- Rehabilitation Benefit
- Return to work Benefit
- Broken Bones Benefit
- Unexpired Membership Benefit

HOW TO MAKE A CLAIM

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible. A copy is available on our website www.vinsurancegroup.com/kiteboarding
- Please return your completed claim form and supporting documentation to KA either via email (contact@kiteboardingaus.com) or mail (Level 2, 375 Albert Road, Albert Park VIC 3206).
- KA will authorise your claim form and send the documentation to V-Insurance Group. We will review and pass your claim onto Fullerton Health Corporate Services (claim handling service), who then assess your claim and arrange payment to you.
- After lodgment, you are able to request a status update from Fullerton Health Corporate Services by calling (02) 8256 1770 or emailing claims@csn.com.au
- For assistance in completing your claim form, please contact V-Insurance Group on (02) 8599 8660 or 1300 945 547 (local call cost only)

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

OTHER INSURANCE

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

- Management Liability (Directors & Officers Liability)

Please contact KA or V-Insurance Group for further details.

ENQUIRIES?

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

Level 25, 123 Pitt Street, SYDNEY NSW 2000

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

Fax (02) 8599 8661

Email sports@vinsurancegroup.com

www.vinsurancegroup.com/kiteboarding



Photo credit: Snow foto

LEGAL NOTES

- 1) This summary of cover provides factual information about the KA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting KA or by visiting: www.vinsurancegroup.com/kiteboarding
- 2) This insurance program commenced on 1 May 2020 and expires on 1 May 2021 with the exception of the Public Liability & Professional Indemnity policy which is 30 April 2020 to 30 April 2021.
- 3) V-Insurance has arranged the Personal Accident insurance program on a group basis without taking into account individual circumstances. This policy provides benefits to members of KA 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 of 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 this Personal Accident insurance all members are encouraged to consider taking out Private Health insurance, Income Protection Insurance and Life insurance if their individual circumstances require it.
- 4) This insurance is arranged on a group basis for all KA insured persons/entities and does not take into account each individual's particular circumstances.
- 5) KA 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 Liability & Professional Indemnity program is One Underwriting and the Personal Accident program is Arch Insurance.

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is a corporate authorised representative of Willis Australia Limited ABN 90 000 321 237, AFSL No: 240600



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