SUMMARY OF INSURANCE FOR

MODEL AERONAUTICAL ASSOCIATION OF AUSTRALIA

Clubs
2026/2027

INTRODUCTION
V-Insurance Group is the insurance broker for Model Aeronautical Association of Australia (MAAA). V-Insurance Group has worked closely with the MAAA to design this insurance program for its clubs.

This insurance cover applies when registered clubs, state and territory associations, affiliated special interest groups and other insured entities are involved in activities that are sanctioned by the MAAA. These activities include training, competition, social functions, committee meetings, 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 for an additional quotation.

WHO IS INSURED?
This program covers all affiliated clubs, state and territory associations, display & flight line directors, employees, instructors, inspectors and voluntary workers.

WHAT IS COVERED?
This program incorporates four covers;

1) Public Liability, Products Liability & Professional Liability
2) Personal Accident
3) Cyber Liability Insurance
4) Association Liability

PUBLIC AND PRODUCTS LIABILITY INSURANCE & PROFESSIONAL LIABILTIY

Scope of Cover
This policy provides protection for insured clubs and entities that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world.

Limit of Liability
Public & Products Liability: The cover provided is up to a maximum of $20,000,000

Professional Liability: The cover provided is up to a maximum of $20,000,000

Excess
There is a $5,000 excess payable (the MAAA may subsidise a part of this excess) for each claim. The defending party is responsible for the excess, in agreement with the MAAA.

PERSONAL ACCIDENT

Scope of Cover
Coverage applies whilst members are participating in sanctioned MAAA club, state and national activities. These activities include training, competition, social functions, committee meetings, fundraising activities and travel to and from these activities.

This section provides cover for members aged between 2 and 90 years of age. Coverage limitations apply for members over 75 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 payable is $100,000

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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 (ie not covered by this sports injury policy) include:

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

Benefit
Reimbursement up to 100% of Non-Medicare medical costs, up to a maximum of $4,000 per injury.

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
80% 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
104 weeks from the date of injury.

4) Student Help Weekly Benefit

Benefit
Pays 100% of actual expenses incurred for home tutorial by a qualified tutor up to $500 per week to assist the full time student.

Excess
There is no benefit claimable for the first 7 days that you are away from your place of learning as a result of injury.

Benefit Period
52 weeks from the date of injury.

OTHER BENEFITS (see policy wording for details);

- Home Modification Benefit
- Funeral Expense Benefit
- Parents Inconvenience Benefit
- Domestic Home Help - Non Income Earners
- Broken Bones
- Chauffeur Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the Allied World Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact the MAAA.

ASSOCIATION LIABILITY

Management 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 of MAAA all State / Territory Associations and all affiliated Associations and Clubs.

What is covered and what are the limits of liability?

$2,000,000 anyone claim and $4,000,000 in the aggregate during the period of insurance. Association Liability is essentially made up by 5 covers;

1) Directors & Officers
2) Professional Indemnity
3) Employment Practices Liability
4) Crime (limited to a max of $250,000)
5) Statutory Liability

CYBER LIABILITY

Covers the current and evolving exposures faced from using the Internet and computers. The policy provides cover when systems that are compromised and assists with the rectification of costs.

What is the Limit of Liability?

$1,000,000 in the aggregate

HOW TO MAKE A CLAIM

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, please contact the MAAA to obtain a claim form on 0408 657 657 or email secretary@maaa.asn.au.
- The MAAA will forward your claim along with all original receipts (unless retained by your health fund) to the insurer, Allied World, who will arrange payment to you.

PUBLIC LIABILITY, PROFESSIONAL LIABILITY, ASSOCIATION LIABILITY & CYBER LIABILITY

In the event of a liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify any incidents on (02) 8599 8660 or 1300 172 321.

OTHER INSURANCE

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

- General Property /Portable Equipment
- Property Insurance
- Travel Insurance (refer to separate summary document)
- Trailer Insurance

ENQUIRIES?

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

Level 17, 123 Pitt Street, SYDNEY NSW 2000
Phone (02) 8599 8660 or 1300 172 321
Email sports@vinsurancegroup.com

www.vinsurancegroup.com

LEGAL NOTES

1) This summary of cover provides factual information about the MAAA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting MAAA or V-Insurance Group.
2) This insurance program commenced on 31 May 2026 and expires on 31 May 2027.
3) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of MAAA 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 MAAA insured persons/entities and does not take into account each individuals particular circumstances.
5) MAAA 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 insurance is York Underwriting.
7) The insurer for the Personal Accident program is Allied World.

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is an authorised representative of MGA Insurance ABN 29 008 096 277 AFSL No 244601.