

SUMMARY OF INSURANCE COVER

MOUNTAIN BIKE AUSTRALIA

NATIONAL INSURANCE PROGRAM 2020/2021



INTRODUCTION

V-Insurance Group is the Insurance Broker for Mountain Bike Australia (MTBA) and has worked closely with MTBA to design this insurance program for their Members. This insurance cover applies when Members and other insured persons/entities are involved in activities that are sanctioned by MTBA. These activities include races, organised training, including individual training, meetings, fundraising activities, voluntary trail building and social rides 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 individual quotation.

WHO IS INSURED?

This program covers MTBA and all affiliated States / Territory Associations, including all affiliated Clubs, all Members, Free Trial Members, Volunteer Accredited Coaches, Race Directors, Accredited Officials, Directors, Executives and Volunteers of MTBA.

WHAT IS COVERED?

This program incorporates three covers;

- Public and Products Liability
- Professional Indemnity
- Personal Accident

Please note there is a difference in cover and benefits for a Full Member (this includes Volunteers and Officials) and a Free Trial Member.

WHAT IS NOT COVERED?

- Bicycles and associated equipment
- Property (ie. personal and club property)

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 \$1,000 policy excess. The defending party is responsible for the payment of the excess and will not be paid by MTBA unless otherwise agreed.

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

There is a \$1,000 excess for all claims. The defending party is responsible for the payment of the excess and will not be paid by MTBA unless otherwise agreed.

PERSONAL ACCIDENT INSURANCE

The scope of cover for MTBA Personal Accident policy varies according to your membership level. Policy benefits are available to ALL registered Members for any injury occurring during bike riding and voluntary trail building activities, 24 hours a day. MTBA Racing Members receive protection when competing in any MTBA event held in Australia. The coverage is not provided to multi-sport events or to Recreational Members whilst racing or participating in multi-day camps. If you hold both Recreational Member registration and a Day License, the benefits provided at the Recreational Member level prevail. Please refer to the policy schedule of benefits for full details.

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 death benefit for Racing and Recreational Members is \$50,000, \$25,000 for Day License Members and \$10,000 for Free Trial Members aged between 18 and 65 years. Members aged under 18 and over 65 have reduced limits, with the death benefit for Racing and Recreational Members being \$10,000, and \$5,000 for Free Trial Members. The paraplegia and quadriplegia benefit for Racing and Recreational Members is \$50,000, and \$20,000 for Free Trial Members.

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
- Ambulance
- Physiotherapy
- Dental
- Chiropractic
- Osteopathy

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

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Benefit

Reimbursement up to 85% of Non-Medicare medical costs, up to a maximum of \$7,500 per injury for Racing and Recreational Members, \$2,500 for Day License Members and \$1,000 for Free Trial Members.

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 income up to a maximum of \$250 per week for Racing and Recreational Members and \$750 per week for Volunteers and Officials (whichever is the lesser). There is no cover for Day License or Free Trial Members.

Excess

There is no benefit claimable for the first 28 days that you are away from work as a result of injury.

Benefit Period

52 weeks from the date of injury.

OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE

- Domestic home help—non income earners
- Parent's inconvenience benefit
- Rehabilitation benefit
- Funeral expenses
- Home & motor modifications
- In memoriam benefit
- Student assistance
- Counselling benefit

HOW TO MAKE A CLAIM?

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, contact V-Insurance Group to obtain a claim form or download a claim form from the website www.vinsurancegroup.com/mtba
- The declaration on the claim form needs to be signed by a Club Representative.
- Once you have completed your claim form forward to MTBA, along with all original receipts (unless retained by your health fund) and they will forward to Corporate Services Network where your claim will be processed (details are included on the claim form).

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 on phone number 1300 945 547.

OTHER INSURANCE

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

Travel Insurance

Travel Insurance that is specifically designed for international training and events is available by contacting MTBA directly.

Management Liability (Directors and Officers Insurance)

Automatic cover for all Insured entities (Clubs, Directors, Office Bearers, Officials etc)

Please contact MTBA or V-Insurance Group or visit www.vinsurancegroup.com/mtba for further details on the MTBA Insurance program.



LEGAL NOTES

1. This summary of cover provides factual information about the MTBA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting MTBA or visiting www.vinsurancegroup.com/mtba.
2. This insurance program commenced on 31 May 2020 and expires on 30 November 2020.
3. V-Insurance Group has arranged this insurance program to provide benefits to those registered members of MTBA 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 MTBA insured persons/entities and does not take into account each individuals particular circumstances.
5. MTBA 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 Personal Accident program is Dual Australia, Public Liability & Professional Indemnity Program is Liberty International.

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



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