

## SUMMARY OF COVER

# PADDLE AUSTRALIA

## Clubs

### NATIONAL INSURANCE PROGRAM 2020/2021



## INTRODUCTION

V-Insurance Group is the Insurance Broker for Paddle Australia (PA) and has tailored an insurance program for its members. Members of PA are automatically covered by this insurance program as part of their PA membership. PA members are protected when participating in paddling activities, including races, individual and official training, meetings and fundraising activities and travel to and from these activities. This brochure is a summary only. If other insurance is required in addition to this standard cover please contact V- Insurance Group.

## WHO IS INSURED?

The National Insurance Program covers PA and all affiliated associations and clubs, including all individual members, temporary/trialling members, and committee members, including voluntary workers and Commercial Provider Members .

This Summary of Cover is for the Member Clubs of Paddle Australia. Please consult the relevant Summary of Cover if you are seeking information for an Individual Member or for Commercial Members of Paddle Australia

## WHAT IS COVERED?

### PUBLIC & PRODUCTS LIABILITY INSURANCE

This protects PA and all affiliated Clubs and insured individuals against costs that may arise due to an accusation of negligent acts, errors or omissions that have resulted in bodily injury or property damage.

#### Limit of Liability

Maximum of \$20,000,000.

#### Excess

\$500 payable for any property damage and/or bodily injury claims. Payment of the excess is the responsibility of the defending party, not PA.

### PROFESSIONAL INDEMNITY INSURANCE

Provides indemnity to a Member Club, including committee members, technical officials and volunteers, 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

Maximum of \$5,000,000

#### Excess

\$500 payable for any property damage and/or bodily injury claims. Payment of the excess is the responsibility of the defending party, not PA.

### PERSONAL ACCIDENT INSURANCE

Personal Accident insurance reimburses you for costs associated with accidental injuries that occur when participating in paddling activities and extends to covering members when participating in training and recreational paddling. Cover is for members aged between 2 and 100 years (coverage limits apply for members under 18 and over 75 years of age).

Personal accident insurance is provided for all committee members and volunteers, including technical officials, of Member Clubs. Otherwise members of Member Clubs are only covered to the extent that they are Members of Paddle Australia

CONTINUED OVERLEAF 

Call 1300 945 547 or +61 2 8599 8660  
Address Level 25, 123 Pitt Street, Sydney NSW 2000  
Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com) [www.vinsurancegroup.com/paddle](http://www.vinsurancegroup.com/paddle)

 **V-INSURANCE GROUP**

## The main benefits include:

### Death & Permanent Injuries

A lump sum benefit is payable in the event of a death or a Permanent Disability. The Scale of benefits is defined in the policy.

### Non-Medicare Medical Expenses

Provides reimbursement up to 75% of NON-MEDICARE medical expenses to a maximum of \$2,500 per injury (\$5,000 for volunteers and officials). Note: The "Medicare gap" is not claimable due to government legislation.

Expenses you can claim include:

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

Expenses that cannot be claimed through this insurance program and should therefore be claimed through Medicare) include:

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

**Excess** \$50 per injury (nil excess if you have claim through your private health insurance first).  
Nil excess for ambulance costs.

**Conditions** If a member belongs to a private health fund, they must claim from that fund in the first instance.  
Non-Medicare medical costs will be reimbursed if they have been incurred within 52 weeks from the date of injury.

### Loss of Income

Provides payment to PA members as reimbursement of their weekly income if they are unable to work due to the injury they sustained whilst participating in PA sanctioned activities.

**Benefit** 85% of your net weekly income up to a maximum of \$500/week (\$700/week for volunteers/officials) whichever is the lesser amount.

**Excess** No benefit payable for the first 7 days you are away from work.

**Benefit Period** 104 weeks from the date of injury

### Student Tutorial Benefit

Pays \$500/week for the cost incurred for tutoring, travel costs etc to assist a full time student.

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

**Benefit Period** 26 weeks from the date of injury

### Other benefits payable but not listed include:

✘ Domestic Home Help (for non-income earners)

✘ Bed Care

✘ Broken Bones

Please refer to the Policy Wording (on our website) for further details on benefits, conditions and limits of this policy.

## MANAGEMENT LIABILITY (DIRECTORS & OFFICERS)

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 Paddle Australia and all affiliated clubs.

### What is covered and what are the limits of liability?

\$5,000,000 anyone claim and \$10,000,000 in the aggregate during the period of insurance.

Management Liability is essentially made up by 5 covers;

1. Directors & Officers
2. Professional Indemnity
3. Employment Practices Liability
4. Crime/Embezzlement (limited to a max of \$100,000)
5. Statutory Liability (limited to a max of \$1,000,000)

CONTINUED OVERLEAF

### What is the policy excess?

\$5,000 each and every claim except;  
\$10,000 for employment practices liability

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

### 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.

**Limit of Liability:** \$ 1,000,000 any one claim and in the aggregate  
**Excess:** \$ 2,500 each and every claim

### OTHER (optional) INSURANCE AVAILABLE

The following exclusive Paddle Australia insurance policies can be arranged for Paddle Australia clubs and members:

#### PADDLE CRAFT AND EQUIPMENT INSURANCE

V-Insurance Group has arranged Paddle Protect, an exclusive Marine insurance policy to cover paddle craft (including canoes, kayaks and SUPs) and associated equipment at extremely competitive price.

#### The policy benefits include:

- Insured items are covered for an agreed value
- "Whilst in use" cover for training and competition
- Cover when used or hired by others
- Australia wide cover
- Cover for Theft, Accidental Damage, Fire & Perils and In Transit

#### What type of equipment is covered?

- Canoes and paddles
- Motorised hulls
- Outboard motors
- Unregistered Trailers
- All associated marine equipment (i.e. radio apparatus, echo sounders, navigation equipment, life jackets & dinghies)

#### MOTOR VEHICLE/TRAILERS

Comprehensive agreed value insurance for vehicles and registered trailers.

#### CLUB PROPERTY

Cover for building, plant, equipment, contents, glass etc.

**Please contact V-Insurance Group for further details on these optional insurance policies.**

### NEED TO MAKE A CLAIM?

#### PERSONAL ACCIDENT

- Step 1 Download a claim form [www.vinsurancegroup.com/paddle](http://www.vinsurancegroup.com/paddle)
- Step 2 Complete the form, including having your doctor complete the Physician's Report
- Step 3 Have the Member Club sign the declaration before sending your form (with receipts/supporting documentation) to PA. PA will forward your claim onto Arch Insurance for assessment and processing

#### PROFESSIONAL INDEMNITY, PUBLIC LIABILITY, MANAGEMENT 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 ph: 1300 945 547.

Please contact us if you require assistance with these optional covers or if you have any questions about the PA insurance program;  
Phone: (02) 8599 8660 or local call cost only 1300 945 547 Email: [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

## LEGAL NOTES

1. This summary of cover provides factual information about the Paddle Australia Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Paddle Australia or visiting [www.vinsurancegroup.com/paddle](http://www.vinsurancegroup.com/paddle)
2. This insurance program commenced on 30 June 2020 and expires on 30 June 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 Paddle Australia, 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 Paddle Australia insured persons/entities and does not take into account each individual's particular circumstances.
5. Paddle Australia 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 Trident Insurance and the insurer for the Personal Accident program is Arch Insurance.
7. Please contact V-Insurance Group if you require additional cover to that covered in the policy.

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.

Call 1300 945 547 or +61 2 8599 8660  
Address Level 25, 123 Pitt Street, Sydney NSW 2000  
Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com) [www.vinsurancegroup.com/paddle](http://www.vinsurancegroup.com/paddle)

