

SUMMARY OF INSURANCE COVER

ROWING NEW SOUTH WALES

MEMBERS, OFFICIALS AND VOLUNTEERS

2022/2023



INTRODUCTION

V-Insurance, is the insurance broker for Rowing NSW and has worked with Rowing NSW to design the following insurance program for members, officials and volunteers.

WHO IS INSURED?

This program covers Rowing NSW members, officials, coaches and volunteers.

Important note: Club members are only covered by this insurance if they are also members of Rowing NSW.

WHEN DOES COVER APPLY?

Rowing NSW sanctioned regattas, competitions, training and fundraising activities. Cover also extends to travel to and from these activities. Cover is 24 hours a day, 7 days a week anywhere in the world. (Excluding USA & Canada)

WHAT IS COVERED?

PERSONAL ACCIDENT INSURANCE

Personal Accident insurance reimburses members, volunteers and officials for costs associated with accidental injuries that occur when participating in Rowing NSW sanctioned events and activities and extends to covering members when participating in training. Cover is for members aged between 2 and 100 years (coverage limits apply for members under 18 and over 80 years of age). Cover is 24 hours a day, 7 days a week.

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. The maximum amount payable is \$ 300,000.

Non-Medicare Medical Expenses

Provides reimbursement up to 85% of NON-MEDICARE medical expenses to a maximum of \$3,000 per injury (\$5,000 for volunteers and officials). Note: The "Medicare gap" is not claimable due to government legislation.

Medical expenses you can claim include:

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

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

- Doctor's Fees
- Anaesthetist's Fees
- Surgeon's Fees
- X-rays (including some MRIs)

CONTINUED OVERLEAF 

Non-Medicare Medical Expenses.... continued

Excess	\$20 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 RNSW members as reimbursement of their weekly income if they are unable to work due to the injury they sustained whilst participating in RNSW sanctioned activities.

Excess	85% of your net weekly income up to a maximum of \$1,000/week whichever is the lesser amount.
Benefit	No benefit payable for the first 7 days you are away from work.
Benefit Period	52 weeks from the date of injury

Additional benefits not listed include:

- Fractured Bones
- Dental
- Funeral Expenses
- Parent's Inconvenience Benefit
- Domestic Help
- Home Modification Benefit
- Accommodation & Transport Benefit
- Student Assistance

PUBLIC LIABILITY

Cover if you are held liable for damage to property or injures someone. Limit of Liability for any one claim is \$20,000,000.

Excess: There is a \$1,000 excess. The offending party is responsible for the payment of the excess and will not be paid by Rowing NSW unless otherwise agreed.

PROFESSIONAL INDEMNITY

Cover for accredited Rowing NSW coaches. Limit of Liability for any one claim is \$10,000,000.

Excess: There is a \$5,000 excess. The offending party is responsible for the payment of the excess and will not be paid by Rowing NSW unless otherwise agreed.

Coverage for Public Liability and Professional Indemnity is worldwide excluding USA and Canada.

HOW TO MAKE A CLAIM?

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, you can download a Personal Accident claim form by visiting www.vinsurancegroup.com/rowingnsw.
- A declaration on the claim form needs to be signed by your club then forwarded to Rowing NSW.
- Once you have completed your claim form, please forward your claim along with all original receipts (unless retained by your health fund) to the claims handler, Corporate Services Network (CSN), who will process your claim and arrange payment to you. CSN's contact details are on the front page of the claim form.

PUBLIC LIABILITY AND PROFESSIONAL INDEMNITY

In the event of a liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify any incidents on email: sports@vinsurancegroup.com or phone: 1300 945 547

OTHER (optional) INSURANCE AVAILABLE

- Rowing Scull/Marine Hull Insurance

Please contact V-Insurance or visit vinsurancegroup.com/rowing-insurance/ if you would like to obtain a quote for comprehensive cover for your rowing scull.



Call 1300 945 547 or +61 2 8599 8660 Fax +61 2 8599 8661

Address Level 25, 123 Pitt Street, Sydney NSW 2000

Email sports@vinsurancegroup.com www.vinsurancegroup.com/rowingnsw



V-INSURANCE
GROUP

Questions and Answers

Q: I am a member of an affiliated Rowing club in NSW but am not a Rowing NSW member. Am I covered by this insurance program?

A: No. In order to be covered by this insurance program, you must be a member of Rowing NSW.

Q: I have a single scull and sometimes train by myself. Am I covered if I am injured whilst training by myself?

A: Yes

Q: I am a club member and Rowing NSW member. Am I covered under the Public Liability section of the Rowing NSW insurance program if I hit a rowing scull, boat, jetty or swimmer and are held liable?

A: Yes a member of Rowing NSW.

Q: I am a club volunteer. I help on the BBQ, in the canteen, tow the trailer with the sculls to events. I am not paid a salary and not a member of Rowing NSW. Am I covered by this insurance if I am injured?

A: Yes

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 1300 945 547 Fax (02) 8599 8661
Email sports@vinsurancegroup.com

LEGAL NOTES

1. This summary of cover provides factual information about the RNSW Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting RNSW or visiting www.vinsurancegroup.com/rowingnsw.
2. This insurance program commenced on 31 May 2022 and expires on 31 May 2023.
3. V-Insurance has arranged this insurance program on a group basis without taking into account individual circumstances. This policy provides benefits to members of RNSW, 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. RNSW is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
5. The insurer for the Public Liability & Professional Indemnity Program is Trident Underwriting and the insurer for the Personal Program is Blend Underwriting Solutions acts under a binding authority provided by Allied World.

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



Call 1300 945 547 or +61 2 8599 8660 **Fax** +61 2 8599 8661

Address Level 25, 123 Pitt Street, Sydney NSW 2000

Email sports@vinsurancegroup.com www.vinsurancegroup.com/rowingnsw



V-INSURANCE
GROUP