

SUMMARY OF INSURANCE COVER

ROWING QUEENSLAND



AFFILIATED CLUBS 2023/2024



INTRODUCTION

V-Insurance Group is the Insurance Broker for Rowing QLD and has worked with Rowing QLD to design this insurance program for affiliated clubs.

WHO IS INSURED?

This program covers all affiliated clubs including their members, coaches, instructors, guides, temporary and trialling members as defined by Rowing QLD, committee members, including voluntary workers and work experience students.

WHAT IS COVERED?

PUBLIC & PRODUCTS LIABILITY

Cover if an affiliated club or registered member, official or volunteer is held liable for damage to property or injures someone.

Limit of Liability

Maximum of \$20,000,000 worldwide (excluding USA and Canada)

Excess

\$1,000 payable for any property damage and/or bodily injury claims. Payment of the excess is the responsibility of the defending party, not Rowing QLD unless otherwise agreed.

PROFESSIONAL INDEMNITY INSURANCE

Provides indemnity to an accredited 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

Maximum of \$5,000,000.

Excess

\$1,000 payable for any claim. Payment of the excess is the responsibility of the defending party, not Rowing QLD unless otherwise agreed.

PERSONAL ACCIDENT INSURANCE

Please refer to the separate summary of cover for the Personal Accident insurance in place for members, officials and volunteers insurance.

ASSOCIATION LIABILITY (DIRECTORS & OFFICERS)

Association 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 Rowing QLD and all affiliated clubs.

What is covered and what are the limits of liability?

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

Association Liability is essentially made up by 5 covers;

1. Directors & Officers
2. Employment Practices Liability
3. Trustee Liability
4. Crime/Embezzlement (limited to a max of \$500,000)
5. Tax Audit Costs (limited to a max of \$100,000)



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What is the policy excess?

The policy excess varies, depending on the type of claim.
Please refer to www.vinsurancegroup.com/rowingqld for more details.

It is strongly recommended that you implement a program to ensure that all Association Liability claims are identified and notified immediately and within the policy period to avoid the possibility of a claim being denied. This is because Association 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: \$ 500 each and every claim

HOW TO MAKE A CLAIM

Please visit our website for step by step instructions on how to make a claim. Alternatively, please call us on 1300 945 547 and we will be happy to assist you with the process and achieve the best result.

OTHER (optional) INSURANCE POLICIES AVAILBALE:

Your club may have other assets that require insurance. V-Insurance can arrange any and all insurance policies you may need. This includes:

- Marine Hull
- Club buildings, contents, plant, equipment, glass etc.
- Trailers
- Workers Compensation

Questions and Answers

Q: We have club members who are not members of Rowing QLD. Are they covered for Injuries and Accidents under the Rowing QLD Personal Accident insurance policy?

A: No

Q: Are all our volunteers and officials covered under the Personal Accident and Liability insurance policies if they are not members of Rowing QLD?

A: Yes for Liability/ No for Personal Accident

Q: Our club has "Learn to Row" members who are not members for Rowing QLD. Are they covered for Personal Accident insurance whilst involved in these activities?

A: No

Q: Are our club board members and committee members covered under the Association Liability insurance?

A: Yes

Q: Is all our club property, sculls and trailers automatically covered under the Rowing QLD insurance program?

A: No. These forms of insurance can be taken out separately by contacting V-Insurance Group.

LEGAL NOTES

1. This summary of cover provides factual information about the RQLD Insurance Programme. This information is only a summary of the cover. The policies with full conditions are available by contacting RQLD or visiting www.vinsurancegroup.com/rowingqld.
2. This insurance program commenced on 31 March 2023 and expires on 31 March 2024.
3. V-Insurance Group has arranged this insurance program on a group basis without taking into account individual circumstances. This policy provides benefits to members of RQLD, 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 this Personal Accident insurance, all members are encouraged to consider taking out Private Health Insurance, Income Protection and Life Insurance if their individual circumstances require it.
4. RQLD 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 Coast Insurance and the insurer for the Association Liability program is DUAL Australia Pty Ltd.
6. The insurer for the Personal Accident Program is Blend Insurance Solutions Pty Ltd.

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, in an Authorised Representative of Willis Towers Watson ABN 90 000 321 237,
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