

## SUMMARY OF INSURANCE COVER

# ROWING QUENSLAND



## MEMBERS, OFFICIALS AND VOLUNTEERS

2023/2024

### INTRODUCTION

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

### WHO IS INSURED?

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

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

### WHEN DOES COVER APPLY?

Rowing QLD 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 QLD 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 90% 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)

Excess \$15 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.

CONTINUED OVERLEAF 



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/rowingqld



V-INSURANCE  
GROUP

CORPORATE AUTHORISED REPRESENTATIVE OF Willis

### Loss of Income

Provides payment to RQLD members as reimbursement of their weekly income if they are unable to work due to the injury they sustained whilst participating in RQLD 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 injure someone. Limit of Liability for any one claim is \$20,000,000 (excess - please refer to note below).

### PROFESSIONAL INDEMNITY

Cover for accredited Rowing QLD coaches. Limit of Liability for any one claim is \$5,000,000 (excess - please refer to note below).

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 Queensland unless otherwise agreed.

## 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/rowingqld](http://www.vinsurancegroup.com/rowingqld).
- A declaration on the claim form needs to be signed by your club then forwarded to Rowing QLD.
- 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](mailto: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/](http://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](mailto:sports@vinsurancegroup.com) [www.vinsurancegroup.com/rowingqld](http://www.vinsurancegroup.com/rowingqld)



**V-INSURANCE  
GROUP**

CORPORATE AUTHORISED REPRESENTATIVE OF WILLIS

## Questions and Answers

**Q:** I am a member of an affiliated Rowing club in QLD but am not a Rowing QLD 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 QLD.

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

**A:** Yes

**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 QLD. 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](mailto:sports@vinsurancegroup.com)



## 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](http://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 Personal Accident program is Blend Insurance Solutions.

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](mailto:sports@vinsurancegroup.com) [www.vinsurancegroup.com/rowingqld](http://www.vinsurancegroup.com/rowingqld)



**V-INSURANCE  
GROUP**

CORPORATE AUTHORISED REPRESENTATIVE OF Willis