

SUMMARY OF INSURANCE COVER

SOFTBALL AUSTRALIA

CLUBS
2021/2022



INTRODUCTION

V-Insurance Group is the insurance broker for Softball Australia, and has worked closely with them to design this insurance program for all affiliated State/Territory and Regional Associations including all affiliated clubs and members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by Softball Australia. These activities include official events, training, competition, official social functions, committee meetings, fundraising activities and travel to and from these activities.

WHO IS INSURED?

This program covers Softball Australia and all affiliated State, Territory and Regional Associations including all clubs.

WHAT IS COVERED?

This program incorporates six covers;

- 1) Public Liability
- 2) Professional Indemnity
- 3) Management Liability
- 4) Personal Accident
- 5) Travel Insurance
- 6) Cyber Liability and & Privacy Protection Insurance

PUBLIC & PRODUCTS LIABILITY INSURANCE SCOPE OF COVER

This policy provides protection for insured entities that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world (Limitations apply in USA & Canada. Please see the policy schedule for further information).

LIMIT OF LIABILITY

The cover provided is up to a maximum of \$20,000,000.

EXCESS

There is a \$5,000 policy excess for property damage and bodily injury claims. The payment of the excess is the responsibility of the defending party and will not be paid by Softball Australia 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 \$10,000,000.

EXCESS

There is a \$5,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Softball Australia unless otherwise agreed.

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 Softball Australia, all State / Territory Associations and all affiliated Associations and Clubs.

Limit of Liability

The cover is provided up to a maximum of \$5,000,000. Certain sub-limits also apply, notably \$1,000,000 in respect to any employment practices liability cover. Management Liability is essentially made up by 5 covers;

- 1) Directors & Officers
- 2) Professional Indemnity
- 3) Employment Practices Liability
- 4) Crime (limited to a max of \$100,000)
- 5) Statutory Liability (limited to a max of \$250,000)

Excess

There is a \$2,500 (\$5,000 for Employment Practices Liability, Statutory Liability and \$10,000 for Crime) policy excess. The defending party is responsible for the payment of the excess. For any claims submitted by affiliated clubs this excess will not be paid by Softball Australia unless otherwise agreed.

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PERSONAL ACCIDENT INSURANCE FOR VOLUNTEERS

SCOPE OF COVER

Coverage applies whilst volunteers are involved in sanctioned Softball Australia and State Association activities. These activities include all official events, training, competition, official social functions, committee meetings, fundraising activities and travel to and from these activities.

This section provides cover for volunteers aged between 2 and 100 years of age. Coverage limitations apply for the under 18 and over 75 year olds.

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 a death or a Permanent Disability. The Scale of benefits is defined in the policy. The maximum benefit payable is \$250,000.

2) Non-Medicare Medical Expenses

This covers volunteers for NON-MEDICARE medical expenses. The policy is for reimbursement only. That is, the volunteer must pay the account and then claim reimbursement under this insurance cover. Note: Only NON-MEDICARE items are claimable (i.e 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 (i.e. not covered by this sports injury policy) include:

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

Benefit

Reimbursement up to 85% of Non-Medicare Medical costs, up to a maximum of \$4,000 per injury for Volunteers. 100% of Ambulance fees are reimbursable under this benefit.

Excess

\$20 excess applies to each injury. Nil excess applies if you claim on a Private Health fund. Nil excess applies to Ambulance costs.

Conditions

- If a volunteer belongs to a private health fund, they must claim from that fund first.
- 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 volunteers who are disabled from an injury relating to events covered and are unable to work

Benefit

85% of your salary up to a maximum of \$250 per week, whichever is the lesser.

Excess

There is no benefit claimable for the first 7 days that you are away from work as a result of injury.

4) Student Tutorial Benefit

Pays 100% of actual expenses incurred for home tutorial by a qualified tutor up to \$250 per week to assist the full time student.

Excess

There is no benefit claimable for the first 7 days that you are away from your place of learning as a result of injury.

Benefit Period

52 weeks from the date of injury.

Other Benefits Available but not detailed in this brochure;

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- Home Modification Benefit
- Funeral Expense Benefit
- Parents Inconvenience Benefit
- Domestic Home Help - Non Income Earners
- Counselling Benefit
- Membership Benefit
- Broken Bones

Further details relating to the above benefits as well as the policy conditions are contained in the Arch Underwriting for and on behalf of Lloyd's of London Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact Softball Australia or visit www.vinsurancegroup.com/softball

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: \$ 500,000 any one claim and in the aggregate
Excess: \$1,500 each and every claim

TRAVEL INSURANCE

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

HOW TO MAKE A CLAIM

PERSONAL ACCIDENT

A claim form will need to be completed and submitted as soon as possible, you can download this claim form by visiting www.vinsurancegroup.com/softball

The Declaration on the claim form need to be signed by your Association / Club and then returned to Corporate Services Network, who will arrange payment to you. Corporate Services Network's contact details are provided on the claim form.

- In the event of a Public Liability or Management Liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify any incidents on 1300 945 547

OTHER INSURANCE

Clubs may also consider arranging the following policies which are not included under the Softball Australia programme. Clubs can contact V-Insurance Group to arrange cover.'

Motor Vehicle Insurance

Comprehensive agreed value insurance for vehicles and registered trailers

Club Property

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

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 (02) 8599 8660 or local call cost only 1300 945 547
Fax (02) 8599 8661
Email sports@vinsurancegroup.com
www.vinsurancegroup.com/softball



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