

# SUMMARY OF INSURANCE FOR SQUASH AUSTRALIA

## RISK INSURANCE PROGRAM 2023/2024



### INTRODUCTION

V-Insurance Group is the insurance broker for Squash Australia. V-Insurance Group has worked closely with Squash Australia to provide a National Risk Insurance Program. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned\* by Squash Australia and all State/Territory Associations. These activities include organised competitions, coaching clinics, official events, playing, training and trialling, fundraising activities and travel to and from these activities. This brochure is a summary of cover only. If additional cover is required to this standard cover, please contact V-Insurance Group for an additional quotation.

\*Should you require further clarification on sanctioned activities, please contact your State or Territory Association.

### WHO IS INSURED?

This program covers Squash Australia and all State/Territory Associations, all affiliated Associations and Clubs including all members, temporary/trialling members, officials, accredited coaches, umpires, executives and voluntary workers.

### WHAT IS COVERED?

This program incorporates four covers;

- a) Public & Products Liability
- b) Professional Indemnity
- c) Personal Accident
- d) Association Liability (D&O)

### PUBLIC & PRODUCTS LIABILITY INSURANCE

#### Scope of Cover

This policy provides protection for insured entities and members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the World.

#### Limit of Liability

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

#### Excess

There is a \$1,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Squash Australia and/or the State/Territory Associations unless otherwise agreed.

### PROFESSIONAL INDEMNITY INSURANCE

#### Scope of Cover

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 \$2,000,000.

#### Excess

There is a \$1,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Squash Australia and/or the State/Territory Associations unless otherwise agreed.

### PERSONAL ACCIDENT INSURANCE

#### Scope of Cover

Coverage applies whilst members are involved in sanctioned Squash Australia and/or State/Territory Association activities. These activities include organised club competitions, coaching clinics, official events, playing, training, trialling, official fundraising and social activities and travel to and from these activities.

This section provides cover for members aged 2-100 years of age.


#### 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 death or a Permanent Disability. The scale of benefits is defined in the policy. The Death Benefit for members is \$100,000 (other than anyone under 18 and over 75 years of age, then the benefit is \$25,000). The paraplegia and quadriplegia benefit is \$100,000.

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 Call 1300 945 547 or +61 2 8599 8660 for 24 hour assistance Fax +61 2 8599 8661  
Address Level 25, Angel Place 123 Pitt Street, Sydney NSW 2000  
Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com) [www.vinsurancegroup.com](http://www.vinsurancegroup.com)



## 2) Non-Medicare Medical Expenses

This covers insured persons for NON-MEDICARE medical expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover.

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

#### Non Medicare Medical

Reimbursement up to 85% of Non-Medicare medical costs, up to a maximum of \$2,000 per injury for Members/Players.

100% cover for ambulance up to \$2,000 for members.

### Excess

\$Nil excess applies if you have Private Health Insurance.

\$100 excess applies to each injury if you do not have Private Health Insurance and have cover for the expenses claimed. \$Nil excess for ambulance only.

### Conditions

- If a member 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 insured persons who work 5 hours or more per week over the 8 week period immediately prior to the injury.

### Benefit

85% of your net weekly income up to a maximum of \$300 per week.

### Excess

There is no benefit claimable for the first 14 days that you are away from work as a result of injury.

### Benefit Period

52 weeks from the date of injury.

## 4) Student Tutorial Benefit

Reimburses 100% of actual costs up to a maximum of \$300 per week for costs actually incurred for tutoring to assist the full time student.

### Excess

14 days.

### Benefit Period

52 weeks from the date of injury.

## Other benefits available but not detailed in this brochure:

- Domestic Home Help—non income earners
- Home Help Benefit
- Parent's Inconvenience Allowance
- Funeral Benefit
- Modification of home due to permanent injury



## 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 Squash Australia, all State / Territory Associations 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.

Management Liability is essentially made up by 5 covers;

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

### What is the policy excess?

\$5,000 each and every claim except Employment Practices Liability and Fidelity which is \$10,000 and Tax Audit Expenses \$2,500.



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## 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.

## HOW TO MAKE A CLAIM?

### Personal Accident

- A claim form will need to be completed and submitted as soon as possible. Please contact V-Insurance Group to obtain a claim form or download a claim form from the website [www.vinsurancegroup.com](http://www.vinsurancegroup.com)
- The declaration on the claim form needs to be signed by your Association/Club.
- Once you have completed your claim form, please forward to Corporate Services Network. They handle all claims for the insurer. Their contact details are as follows;

Corporate Services Network  
GPO Box 4276, Sydney NSW 2001

Ph (02) 8256 1770

Fax (02) 8256 1775

Email [claims@csnet.com.au](mailto:claims@csnet.com.au)

## Public & Products Liability, Professional Indemnity, Cyber and Management 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 phone 1300 945 547.

## ENQUIRIES

Should you have any enquiries about this insurance policy or require any assistance please contact the broker V-Insurance Group.

Ph (02) 8599 8660 or local call costs in Australia 1300 945 547

Fax (02) 8599 8661

Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

Complete details of the insurance program can be viewed at [www.vinsurancegroup.com/squashaustralia/](http://www.vinsurancegroup.com/squashaustralia/)



## IMPORTANT NOTES

- 1) This summary of cover provides factual information about the Squash Australia Insurance Program.
- 2) This information is only a summary of the cover provided. The policies with full conditions are available by contacting Squash Australia, your State / Territory Association or visiting [www.vinsurancegroup.com/squashaustralia/](http://www.vinsurancegroup.com/squashaustralia/)
- 3) This insurance program commenced on 30 March 2023 and expires on 30 June 2024.
- 4) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of your State / Territory Association 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 these policies all members are encouraged to take out Private Health and Income Protection Insurance.
- 5) Squash Australia and your State/Territory Association are not and do not represent themselves as licensed insurance broker by endorsing the products outlined in this brochure.
- 6) The insurer for the Public Liability & Professional Indemnity is SLE Worldwide, Personal Accident is Canopus and Management Liability is Nova Underwriting.
- 7) Additional information on the Squash Australia insurance program can be viewed on [www.vinsurancegroup.com/squashaustralia/](http://www.vinsurancegroup.com/squashaustralia/)

V-Insurance Group Pty Ltd, Corporate Authorised Representative of Willis Towers Watson ABN: 67 160 126 509 ARN: 432898 AFSL: 240600



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