

INTRODUCTION

V-Insurance Group is the insurance broker for Tenpin Bowling Australia (TBA), and has worked closely with TBA to design this insurance program for its members. This insurance cover applies when members and other insured persons/entities are involved in activities that take place in a TBA registered centre. These activities include official events, all playing, training and trialling and fundraising activities and travel to and from these activities in Australia. This brochure is a summary of the cover only. If additional cover is required to this standard cover please contact V-Insurance Group.

This program covers TBA affiliated State/Territory and Local Associations, including all registered members that participate in activities in a registered centre, accredited lane inspectors, officials, coaches, committee members, employees of the insured including apprentices, voluntary workers and work experience students. Holt Challenge Inc and Australian Tenpin Bowling Seniors Organisation are covered for Public Liability only however all bowlers participating in events organised by these entities are covered for Personal Accident insurance providing the event takes place in a TBA registered centre.

WHAT IS COVERED

The TBA national insurance program includes a number of insurance policies. Details on the following insurance policies are summarized in this brochure;

- a) Public & Products Liability
- b) Professional Indemnity
- c) Personal Accident

PUBLIC & PRODUCTS LIABILITY INSURANCE SCOPE OF COVER

This policy provides protection for insured entities and persons 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 an excess of \$1,000 payable for any property damage and/or bodily injury claims. The payment of the excess is the responsibility of the defending party and will not be paid by TBA unless otherwise agreed.

PROFESSIONAL INDEMNITY INSURANCE SCOPE OF COVER

Provides indemnity to a coach, referee 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 \$5,000,000.

EXCESS

There is an excess of \$1,000 payable for any claim. The payment of the excess is the responsibility of the defending party and will not be paid by TBA unless otherwise agreed.

PERSONAL ACCIDENT INSURANCE SCOPE OF COVER

Coverage applies whilst members are involved in activities that take place in a TBA registered centre. These activities include all official events, playing, training, official social events and fundraising activities and travel to and from these activities in Australia.

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

BENEFITS

The main benefits under the Personal Accident policy are 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 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. 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 (ie. not covered by this sports injury policy) include:

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

CONTINUED OVERLEAF

BENEFIT

Reimbursement up to 85% of Non-Medicare medical costs (100% for ambulance costs), up to a maximum of \$5,000 per injury.

EXCESS

\$20 excess applies to each injury. Nil excess applies if you claim on a Private Health fund and/or claims for ambulance costs only.

CONDITIONS

- (i) If a member belongs to a private health fund, they must claim from that fund first.
- (ii) 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 are disabled from an injury relating to events covered and are unable to work.

BENEFIT

85% of your net weekly income up to a maximum of \$500 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.

BENEFIT PERIOD

52 weeks from the date of injury.



OTHER BENEFITS AVAILABLE BUT NOT DETAILED IN THIS SUMMARY ARE:

- Dependant Child Assistance Benefit
- Bed Care Patient Benefit
- Funeral Expenses
- Chauffeur Benefit
- Rehabilitation Benefit
- Home and or Vehicle Modification Benefit
- Unexpired Membership Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the DUAL Insurance (Australia) Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please visit www.vinsurancegroup.com/tba or contact TBA.

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 visit www.vinsurancegroup.com/tba to download a copy

- The declaration on the claim form needs to be signed by TBA.
- Once you have completed your claim form, please forward to TBA along with all original receipts (unless retained by your health fund).

Their address is;

Tenpin Bowling Australia, PO Box 244,
Albion, Queensland 4010.

PROFESSIONAL INDEMNITY & PUBLIC 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 ph: +61 2 8599 8660 or 1300 945 547.

OTHER INSURANCE

Additional Insurance policies are in place for qualifying members, these include;

- Management Liability
- Group Travel
- Cyber Liability & Privacy Protection

Please contact TBA or V-Insurance Group for further details.

IMPORTANT NOTES

1. This summary of cover provides factual information about the TBA Insurance Program. This information is only a summary of the cover provided. The policies, with full conditions are available by contacting TBA or visiting www.vinsurancegroup.com/tba.
2. This insurance program commenced on 31 December 2019 and expires on 31 December 2020.
3. V-Insurance Group has arranged this insurance program to provide benefits to those registered members of TBA 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.
4. This insurance is arranged on a group basis for all TBA insured persons/entities and does not take into account each individual's particular circumstances.
5. TBA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
6. The insurer for the Public and Products Liability Program is ATC Insurance and the insurer for the Personal Accident Program is DUAL Insurance (Australia).

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



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