



## 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

100% of your income up to a maximum of \$700 per week whichever is the lesser.

## Excess

There is no benefit claimable for the first 14 days that you are away from work (7 days for voluntary workers) as a result of injury.

## Benefit Period

52 weeks from the date of injury.

## Other Benefits available but not detailed in this brochure;

- Home help—non income earners
- Rehabilitation benefit
- Funeral expenses
- Student tutorial benefit

## UNINSURED RISKS TO CONSIDER

Please be aware that the insurance arranged by V-Insurance Group on behalf of TA does not necessarily cover all of the risks and exposures for an individual coach. Some additional insurance policies you may need to consider include:

- Property (Fire and Perils, Burglary etc.)
- General Property/Portable Equipment (used when coaching or in transit)
- Motor Vehicle Insurance
- Workers Compensation

Please note that if you employ staff or coach activities outside your Triathlon qualifications, the policy may not provide cover. Staff and volunteers engaged by coaches must fulfill the State/Territory obligations relating to Working With Children Checks.

Please contact V- Insurance Group if you have any questions relating to this or would like advice on the insurance listed above.

## HOW TO MAKE A CLAIM?

### PERSONAL ACCIDENT (VOLUNTEER WORKERS ONLY)

- A claim form will need to be completed and submitted as soon as possible, contact V-Insurance Group to obtain a claim form or download a claim form from the website.  
[www.vinsurancegroup.com/triathlon](http://www.vinsurancegroup.com/triathlon)
- The declaration on the claim form needs to be signed by a Club Official and / or TA.
- Please return your Personal Accident claim form and supporting documentation to Corporate Services Network via email, post or fax:  
Corporate Services Network  
GPO Box 4276  
Sydney NSW 2001  
Phone +61 2 8256 1770  
Fax +61 2 8256 1775  
Email [claims@csnet.com.au](mailto:claims@csnet.com.au)

### 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: 1300 945 547.

## OTHER INSURANCE

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

### Travel Insurance

International Travel Insurance is available to nominated individuals on travel authorised by TA. Please check with TA to find out how to become a nominated individual or if you already qualify for this cover.

### Management Liability (Directors and Officers Insurance)

Automatic cover for all Insured entities (Clubs, directors, office bearers, officials, coaches 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 +61 2 8599 8660 or local call cost only 1300 945 547  
Fax +61 2 8599 8661  
Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

[www.vinsurancegroup.com/triathlon](http://www.vinsurancegroup.com/triathlon)

## LEGAL NOTES

1. This summary of cover provides factual information about the cover in place for coaches via the TA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting TA or visiting [www.vinsurancegroup.com/triathlon](http://www.vinsurancegroup.com/triathlon)
2. This insurance program commenced on 30 June 2020 and expires on 30 June 2021.
3. V-Insurance has arranged the Personal Accident insurance program on a group basis without taking into account individual circumstances. This policy provides benefits to members of TA, 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 of 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 Insurance and Life insurance if their individual circumstances require it.
4. The insurer for the Public & Products Liability and Professional Indemnity program is SLE Worldwide Australia Pty Ltd. and the insurer for the Personal Accident program is Blend Insurance Solutions as agent of Allied World.

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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