

# SUMMARY OF INSURANCE FOR TRIATHLON AUSTRALIA

EVENT  
ORGANISERS  
2022/2023



## INTRODUCTION

V-Insurance Group is the insurance broker for Triathlon Australia (TA). V-Insurance Group has worked closely with TA to design and provide some basic insurance for Event Organisers controlling TA sanctioned events. This brochure is a summary of the cover arranged. Should an Event Organiser require additional cover then they should contact V-Insurance.

## WHAT IS COVERED?

The following insurance policies are arranged for TA Event Organisers, whilst organising sanctioned TA events;

- Public Liability
- Professional Liability
- Personal Accident (Voluntary Workers and TA members)

## PUBLIC & PRODUCTS LIABILITY INSURANCE

### Scope of Cover

This policy provides protection for Event Organisers, including staff, volunteers and officials 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 each and every claim. The payment of the excess is the responsibility of the Event Organiser and will not be paid by TA unless otherwise agreed.

## PROFESSIONAL LIABILITY INSURANCE

### Scope of Cover

Provides indemnity to Event Organisers and appointed officials 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 \$20,000,000.

### Excess

There is an excess of \$1,000 payable or each and every claim. The payment of the excess is the responsibility of the Event Organiser and will not be paid by TA unless otherwise agreed.

## PERSONAL ACCIDENT INSURANCE

### (COVER FOR TA MEMBERS, VOLUNTARY WORKERS & ONE DAY MEMBERS)

The following cover applies to all persons aged between 2 and 100 involved in a TA sanctioned event.

#### TA Members

Death & Permanent Disability	Max \$100,000 as per scale
Loss of Income (Premium & Pro Members and Non-Competing Officials )	\$700/week for 52 weeks, 14 day excess
Loss of Income (Standard Member)	\$400/week for 52 weeks, 14 day excess
Loss of Income (Basic Member)	\$300/week for 52 weeks, 14 day excess
Non Medicare Medical Expenses	Up to \$1,500 for Basic Members, \$3,000 for Standard Members and \$5,000 for Premium & Pro Members and Non-Competing Officials per injury.

#### Voluntary Workers

Death & Permanent Disability	Max \$100,000 as per scale
Loss of Income Non Medicare Medical Expenses	\$700/week for 52 weeks, 7 day excess 80% of Non Medicare Medical Expenses up to \$5,000 per injury. Nil excess for those with private health insurance, \$50 excess for those without private health insurance.

#### One Day Members

Death Benefit	Max \$25,000 as per scale
Permanent Disability Benefit	Max \$100,000 as per scale

Please note that Loss of Income & Non Medicare Medical Expenses Benefits are not included for One Day Members. No cover available whilst training.

Other benefits available to all Voluntary Workers and TA Members include:

- Student Assistance Benefit (Full time students)
- Home Help Benefit for Non Income Earners
- Modification Benefit

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## 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 your risks and exposures. 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)
- Management Liability – This policy combines a number of important liability insurances including directors & officers, employment practices liability, fidelity guarantee. An exclusive and specifically tailored Management Liability insurance policy for Event Organisers is available through V-Insurance Group.
- Motor Vehicle Insurance
- Workers Compensation

Please note that if you employ staff or engage volunteers, officials etc then you must ensure you 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 insurances listed above.



## HOW TO MAKE A CLAIM?

### Personal Accident

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 the Event Organiser.
- Once you have completed your claim form forward to Corporate Services Network via email, post or fax, along with all original receipts (unless retained by your health fund) who process claims (details are included on the claim form).

### Public Liability & Professional 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

### 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 TA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting the TA or visiting [www.vinsurancegroup.com/triathlon](http://www.vinsurancegroup.com/triathlon).
2. This insurance program commenced on 30 June 2022 and expires on 30 June 2023.
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 Liability program is Chase Underwriting and the insurer for the Personal Accident program is Blend Insurance Solutions as agent of Allied World.
5. This insurance is arranged on a group basis for all TA sanctioned events and does not take into account each individual Event Organiser's particular circumstances.
6. Events sanctioned by TA and controlled by Event Organisers are done so in accordance with the TA rules and regulations that apply and have been imposed.

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

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