

BENEFIT

Reimbursement up to 85% of Non-Medicare medical costs, up to a maximum of \$2,500 per injury.

EXCESS

\$50 excess applies to each injury.

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

14 days i.e. 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 ASSISTANCE BENEFIT

Reimburses 100% of actual costs up to a maximum of \$500 per week for costs actually incurred for tutoring, travel costs etc to assist the full time student.

EXCESS

7 days

BENEFIT PERIOD

52 weeks from the date of injury.

Other benefits available but not listed are:-

- Parents Assistance
- Domestic Home Help – Non Income Earners

Further details relating to the above benefits as well as the policy conditions are contained in the Chubb Insurance Company of Australia Limited Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact Australian Canoeing.

How To Make A Claim

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible. A claim form can be obtained by contacting Willis on ph: 1300 WILLIS (i.e 1300 945 547).
- The declaration on the claim form needs to be signed by your Association/Club and then forwarded to Australian Canoeing's head office.
- Australian Canoeing will then forward your claim form to Willis along with all original receipts (unless retained by your health fund). Willis will then send the documentation to Chubb Insurance Company of Australia Limited, who will arrange payment to you.

PROFESSIONAL LIABILITY & PUBLIC LIABILITY

- In the event of a liability claim, do not admit liability under any circumstances. Contact Willis immediately to notify any incidents on ph: 1300 WILLIS (i.e 1300 945 547).

Important Notes

- 1) This information is only a summary of the cover provided. The policies with full conditions are available by contacting Australian Canoeing.
- 2) This insurance program commenced on 30 June 2008 and expires on 30 June 2009.
- 3) Willis Australia Limited has arranged this insurance program to provide benefits to those registered members of Australian Canoeing 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 Insurance.
- 4) Australian Canoeing is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 5) The insurer for the Public and Products Liability Program is SLE Worldwide Australia Pty Ltd and the insurer for the Personal Accident Program is Chubb Insurance Company of Australia Limited.



Australian Canoeing

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SILVERWATER NSW 2128

Phone (02) 8116 9727

www.canoe.org.au

SUMMARY OF INSURANCE COVER 2008/09



Willis

Willis Australia Limited

Level 5, 179 Elizabeth Street SYDNEY NSW 2000

Phone (02) 9285 4111

or

local call cost only 1300 WILLIS (i.e 1300 945 547)

Fax (02) 9283 5276

Email: sports.au@willis.com Website: www.willis.com.au

Introduction

Willis Australia has designed this insurance program for Australian Canoeing and its members.

This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by Australian Canoeing. These activities include races, training, meetings, 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 Willis for an individual quotation.

Who Is Willis

Willis is a licensed insurance broker and has organised this insurance program in association with Australian Canoeing. The Willis Group is one of the largest insurance brokers in the world and has operated in Australia for almost 50 years, with offices in all States and the Australian Capital Territory. More information on Willis can be obtained by visiting www.willis.com.au

Who Is Insured

This program covers Australian Canoeing and all affiliated associations and clubs including all members, coaches, instructors, guides, temporary/trialling members, committee members, employees including voluntary workers, work experience students and declared race directors and event promoters (for liability insurance only).



What Is Covered

This program incorporates three covers;

- a) Public Liability
- b) Professional Liability
- c) Personal Accident

a) Public Liability

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 excluding USA & Canada.

LIMIT OF LIABILITY

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

EXCESS

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

b) Professional Liability

SCOPE OF COVER

Provides indemnity to a coach, instructor, guide 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 a \$1,000 excess payable for any claim. The payment of the excess is the responsibility of the defending party and will not be paid by Australian Canoeing unless otherwise agreed.

Willis

Further information on the Australian Canoeing insurance program can be obtained by visiting www.willis.com.au/australiancanoeing

c) Personal Accident

SCOPE OF COVER

Coverage applies whilst members are involved in sanctioned Australian Canoeing activities. These activities include races, training and trialling, meetings, fundraising activities and travel to and from these activities in Australia.

This section provides cover for members aged between 2 and 80 years of age.

Cover is limited for persons over 65 years of age.

BENEFITS

The main benefits under the Personal Accident Policy are 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 is \$100,000.

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
- Dental
- Ambulance
- Chiropractic
- Physiotherapy
- Osteopathy

Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:-

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

