

SUMMARY OF INSURANCE FOR HANDBALL AUSTRALIA

INSURANCE PROGRAM 2017/2018



INTRODUCTION

V-Insurance Group are the Insurance Brokers for Handball Australia. V-Insurance has worked closely with Handball Australia to design this insurance program for its members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by Handball Australia. These activities include competitions, sanctioned training, meetings, fundraising activities and travel to and from these activities. This brochure is a summary of the cover only. If additional cover is required to this standard cover please contact V-Insurance Group.

WHO IS INSURED?

This program covers Handball Australia and all affiliated associations and clubs including all members, coaches, officials, temporary/trialling members, committee members, employees including voluntary workers and work experience students.

WHAT IS COVERED?

This program incorporates four covers;

- a) Public and Products Liability
- b) Professional Indemnity
- c) Personal Accident
- d) Management Liability

Public 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 \$500 excess 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 Handball Australia unless otherwise agreed.

Professional Indemnity Insurance

SCOPE OF COVER

Provides indemnity to an accredited 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 \$5,000,000.

EXCESS

There is a \$500 excess payable for any claim. The payment of the excess is the responsibility of the defending party and will not be paid by Handball Australia unless otherwise agreed.

Personal Accident Insurance

SCOPE OF COVER

Coverage applies whilst Handball Australia members are involved in sanctioned Handball Australia activities. These activities include all competitions, individual and official training and trialling, social functions, committee meetings, fundraising activities and travel to and from these activities.

This section provides cover for members aged between 2 and 100 years of age. Coverage limitations apply for the under 18's years and over 75 year olds.

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 death benefit for members is \$100,000 (other than anyone under 18 year's old and over the age of 75\$20,000 maximum). The maximum paraplegia and quadriplegia benefit 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 (i.e. not covered by this sports injury policy) include:

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

CONTINUED OVERLEAF 

 Call 1300 945 547 or +61 2 8599 8660 Fax +61 2 8599 8661
Address Level 25, 123 Pitt Street, Sydney NSW 2000
Email sports@vinsurancegroup.com www.vinsurancegroup.com



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BENEFIT

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

Reimbursement up to 100% of Ambulance costs, up to a maximum of \$2,500 per injury

EXCESS

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

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

80% of your net weekly income up to a maximum of \$350 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.

4) STUDENT TUTORIAL BENEFIT

Pays 80% of actual expenses incurred for home tutorial by a qualified tutor up to \$500 per week to assist the full time student.

EXCESS

There is no benefit claimable for the first 7 days that you are away from your place of learning as a result of injury.

BENEFIT PERIOD

26 weeks from the date of injury.

OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE:

- Domestic Home Help (for non-income earners)
- Bed Care
- Broken Bones

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 Handball Australia and all affiliated associations and clubs.

WHAT IS COVERED AND WHAT ARE THE LIMITS OF LIABILITY?

\$1,000,000 anyone claim and \$2,000,000 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
- 4) Crime (limited to a max of \$500,000)
- 5) Statutory Liability (limited to a max of \$1,000,000)

HOW TO MAKE A CLAIM

PERSONAL ACCIDENT

A claim form will need to be completed and submitted as soon as possible, to obtain a claim form please contact Handball Australia or V Insurance Group.

- The declaration on the claim form needs to be signed by your Association/Club and then forwarded to Handball Australia.
- Handball Australia will forward your claim form to Accident & Health International along with all original receipts (unless retained by your health fund who will arrange payment to you.

PUBLIC LIABILITY & PROFESSIONAL INDEMNITY

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 Angel Place, 123 Pitt Street, SYDNEY NSW 2000

Phone: (02) 8599 8660 or local call cost only 1300 945 547

Fax: (02) 8599 8661

Email: sports@vinsurancegroup.com

IMPORTANT NOTES

- 1) This summary of cover provides factual information about the Handball Australia Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Handball Australia or V Insurance Group.
- 2) This insurance program commenced on 29 April 2017 and expires on 29 April 2018.
- 3) V Insurance Group has arranged this insurance program to provide benefits to those registered members of Handball Australia 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 Handball Australia insured persons/entities and does not take into account each individuals particular circumstances.
- 5) Handball Australia 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 Liability & Professional Indemnity Program is ATC Insurance, the insurer for the Personal Accident program is Accident and Health International and the insurer for the Management Liability Program is Berkley 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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