

SUMMARY OF INSURANCE FOR NETBALL AUSTRALIA

RISK INSURANCE PROGRAM 2016/2017



INTRODUCTION

V-Insurance Group are the insurance brokers for Netball Australia. V-Insurance Group has worked closely with Netball Australia and their Member Organisations to provide a National Risk Insurance Program. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned* by Netball Australia and all State/Territory Associations. These activities include organised club competitions, coaching clinics, official events, playing, training and trialing, fundraising activities and travel to and from these activities. This brochure is a summary of cover only. If additional cover is required to this standard cover, please contact V-Insurance Group for an additional quotation.

*Should you require further clarification on sanctioned activities, please contact your State or Territory Association.

WHO IS INSURED?

This program covers Netball Australia and all State/Territory Associations, all affiliated clubs and associations including all members, temporary/trialing members, officials, accredited coaches, umpires, executives and voluntary workers.

WHAT IS COVERED?

This program incorporates five covers;

- a) Public & Products Liability
- b) Professional Indemnity
- c) Personal Accident
- d) Property Insurance
- e) Association Liability (Directors & Officers)

Public and Products 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 excluding USA & Canada.

LIMIT OF LIABILITY

The cover provided is up to a maximum of \$30,000,000.

EXCESS

There is a \$500 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Netball Australia and/or the State/Territory Associations unless otherwise agreed.

Professional Indemnity Insurance

SCOPE OF COVER

Provides indemnity to a 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 \$10,000,000.

EXCESS

There is a \$500 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Netball Australia and/or the State/Territory Associations unless otherwise agreed.

Personal Accident Insurance

SCOPE OF COVER

Coverage applies whilst members are involved in sanctioned Netball Australia and/or State/Territory Association activities. These activities include organised club competitions, coaching clinics, official events, playing, training, trialing, official fundraising and social activities and travel to and from these activities.

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

BENEFITS

The main benefits under the Personal Accident Policy as listed below:

1) DEATH & PERMANENT INJURIES

A lump sum benefit is payable in the event of 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 and over 75 years of age, then the benefit is \$20,000). The paraplegia and quadriplegia benefit is \$500,000 for anyone under 75 years of age and \$250,000 for anyone over 75 years of age.

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Please call 1300 945 547 for 24 hour assistance



**V-INSURANCE
GROUP**

CORPORATE AUTHORISED REPRESENTATIVE OF WILLIS

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.

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
- Anesthetist's Fees
- Surgeon's Fees
- X-rays

BENEFIT

Reimbursement up to 80% of Non-Medicare medical costs, up to a maximum of \$2,500 per injury. (Higher limits for officials and voluntary workers apply).

100% cover for ambulance up to \$2,500 for members and \$5,000 for non-participants.

EXCESS

\$75 excess applies to each injury. \$25 excess applies if you are a member of a Private Health Fund and have cover for the expenses claimed.

\$Nil excess for ambulance only

CONDITIONS

- If a member belongs to a private health fund, they must claim from that fund first.
- 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 work 5 hours or more per week over the 8 week period immediately prior to the injury.

BENEFIT

100% of your net weekly income up to a maximum of \$250 per week (\$300 per week for members of Netball WA). Higher limits apply for all non-participants.

EXCESS

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

BENEFIT PERIOD

104 weeks from the date of injury.

4) STUDENT TUTORIAL BENEFIT

Reimburses 100% of actual costs up to a maximum of \$400 per week for costs actually incurred for tutoring to assist the full time student.

EXCESS

14 days.

BENEFIT PERIOD

52 weeks from the date of injury.

OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE:

- Domestic Home Help non-income earners
- Home Help Benefit
- Parents Inconvenience Allowance
- Funeral Benefit Modification

PROPERTY INSURANCE

All property belonging to an Association or club of every description up to an amount of \$20,000 (Limit any one Association with option to increase cover). This includes sporting equipment, outbuildings, sheds, contents, electronic equipment and stock. The following items are also automatically covered by the property policy;

- Money \$25,000 (on premises, in transit, outside business hours, in a locked safe) \$5,000 (in private residence)
- Removal of Debris
- Accidental Damage
- Theft of property in the open air (excluding money) up to \$10,000

WHERE IS YOUR PROPERTY COVERED?

- Anywhere in Australia (including Netball goods being stored at members domestic dwellings)*
- This insurance policy covers any and all property owned by the netball club or association. If your club/Association's property is greater than \$20,000, V-Insurance can increase your sum insured. (Please note an additional premium may apply)

*Electrical items such as laptops, projectors and video equipment require a separate general property (portable equipment) policy for cover to apply when taken outside of your Association/Club premises.

WHAT IS THE EXCESS?

Named Cyclone Damage \$5,000

All other loss \$500

MANAGEMENT LIABILITY (DIRECTORS & OFFICERS)

Management Liability Insurance is designed to protect insured entities and Directors and Officers for honest mistakes made by directors and other 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 Netball Australia, all State / Territory Associations and all affiliated associations and clubs.

WHAT IS COVERED AND WHAT ARE THE LIMITS OF LIABILITY?

\$10,000,000 anyone claim and \$10,000,000 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)



WHAT IS THE POLICY EXCESS?

\$5,000 each and every claim except;

\$10,000 for employment practices liability and crime related claims

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/netballaustralia.
- The declaration on the claim form needs to be signed by your Association/Club.
- Once you have completed your claim form, please forward to Corporate Services Network (CSN). They handle all claims for the insurer. Their contact details are as follows;

Corporate Services Network

Level 2, 280 George Street, SYDNEY NSW 2000

Phone: (02) 8256 1770

Fax: (02) 8256 1775 or

Email: claims@csnet.com.au

PUBLIC AND PRODUCTS LIABILITY, PROFESSIONAL INDEMNITY AND ASSOCIATION 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.

PROPERTY INSURANCE

- A claim form will need to be completed and submitted as soon as possible, please contact V-Insurance Group to obtain a claim form.
- Any claim you know or suspect involves a criminal act must be reported to the police.
- To substantiate your claim for the damaged/stolen items, original purchase receipts or quote for replacement must be included.

IMPORTANT NOTES

- 1) This summary of cover provides factual information about the Netball Australia Insurance Program.
- 2) This information is only a summary of the cover provided. The policies with full conditions are available by contacting Netball Australia, your State / Territory Association or visiting www.vinsurancegroup.com/netballaustralia
- 3) This insurance program commenced on 1 January 2016 and expires on 1 January 2017.
- 4) V Insurance Group has arranged this insurance program to provide benefits to those registered members of your State / Territory Association 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.
- 5) Netball Australia and your State/Territory Association are not and do not represent themselves as licensed insurance broker by endorsing the products outlined in this brochure.
- 6) The insurer for the Public Liability & Professional Indemnity and Personal Accident Program is QBE Insurance (Australia) Limited. The Management Liability insurer is Berkley Insurance Australia. The property insurer is CGU Insurance Limited.

V-Insurance Group Pty Ltd, Corporate Authorised Representative of Willis

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