

# NETBALL AUSTRALIA'S RISK PROTECTION PROGRAM



## SUMMARY OF COVER 2012/2013

### Introduction

This insurance cover applies when members and other insured persons / entities are involved in activities that are sanctioned by Netball Australia and / or Netball VIC. These activities include organised club competitions, coaching clinics, official events, playing, training and trialling, 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.

### Who Is Insured?

This program covers Netball Australia, Netball VIC and all affiliated clubs and associations including all members, temporary / trialling members, regional boards, officials, accredited coaches, umpires, executives and voluntary workers.

### What Is Covered?

This program incorporates three covers;

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

### 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 \$20,000,000.

#### EXCESS

There is a \$5,000 excess payable for any property damage and bodily injury claims.

The payment of the excess is the responsibility of the defending party and will not be paid by Netball Australia or Netball VIC 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

The payment of the excess is the responsibility of the defending party and will not be paid by Netball Australia or Netball VIC unless otherwise agreed.

### Personal Accident Insurance

#### SCOPE OF COVER

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

This section provides cover for members aged between 2 and 100 years of age (limitations apply for over 65's).



CONTACT V-INSURANCE GROUP PTY LTD, CORPORATE AUTHORISED REPRESENTATIVE OF WILLIS

Call 1300 945 547 or +61 2 9285 4111 Email [netball@vinsurancegroup.com](mailto:netball@vinsurancegroup.com) More Information [www.willis.com.au/netballaustralia](http://www.willis.com.au/netballaustralia)  
Address Suite 403, 179 Elizabeth Street, Sydney NSW 2000

## 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 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 70 years old \$20,000 maximum). The paraplegia and quadriplegia benefit is \$175,000.

### 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

#### 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)

#### EXCESS

\$75 excess applies to each injury. \$25 excess applies if you are a member of a Private Health Fund.

#### 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 10 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. (Higher limits for officials and voluntary workers apply)

#### 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 HELP WEEKLY 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
- Parents Inconvenience Allowance
- Rehabilitation Benefit

- Bed Care Benefit
- Funeral Expenses
- Unexpired Membership Reimbursement Benefit

## 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.willis.com.au/netballaustralia](http://www.willis.com.au/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 Claims Services Australia. They handle all claims for the insurer. Their contact details are as follows:

#### Innovation Group (Claims Services)

PO Box 2717

TAREN POINT NSW 2229

Phone (02) 9541 8423 or local call cost only 1300 363 413

### 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

Other insurance policies available via Netball Australia and Netball VIC are;

### ASSOCIATION LIABILITY

Automatic cover for all Insured entities (clubs, directors, office bearers, officials, etc). Further details are available on [www.willis.com.au/netballaustralia](http://www.willis.com.au/netballaustralia)

### PROPERTY

Automatic cover for all property belonging to the Association of every description up to an amount of \$20,000 (Limit any one association with option to increase cover).

### 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 / Netball VIC or visiting [www.willis.com.au/netballaustralia](http://www.willis.com.au/netballaustralia)
- 3) This insurance program commenced on 31st December 2012 and expires on 1st January 2014.
- 4) V Insurance Group has arranged this insurance program to provide benefits to those registered members of Netball VIC 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 Netball VIC 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 Calliden Insurance Limited via Sports Underwriting Australia Pty Ltd.

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