

# SUMMARY OF INSURANCE FOR **BASKETBALL NORTHERN TERRITORY**

**INSURANCE PROGRAM  
2013/2014**



## **INTRODUCTION**

V-Insurance has worked closely with Basketball Northern Territory 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 the Basketball Northern Territory. These activities include competition, training, social functions, committee 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 for an individual quotation.

## **WHO IS INSURED?**

This program covers Basketball Northern Territory, including their affiliated leagues, Associations, Centres, Clubs and all Registered Members, Players, Umpires / Referees, Voluntary Workers, Coaches, Trainers, Officials and Employees, Members of the Board of Management and Executives 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 \$1,000 excess. The defending party is responsible for the payment of the excess.

### **Professional Indemnity Insurance**

#### **SCOPE OF COVER**

This policy 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 \$1,000 excess. The defending party is responsible for the payment of the excess.

### **Personal Accident Insurance**

#### **SCOPE OF COVER**

Coverage applies whilst members are participating in sanctioned Basketball Northern Territory association, league club and state activities. These activities include competition, training, social functions, committee meetings, fundraising activities and travel to and from these activities.

This section provides cover for members aged between 2 and 80 years of age. Coverage limitations apply for the under 18 years old and over 75 year olds.

#### **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 an accidental death or a Permanent Disability. The scale of benefits is defined in the policy. The maximum benefit payable is \$50,000.

##### **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
- Doctor's Fees
- Anaesthetist's Fees
- Dental
- Chiropractic
- Osteopathy
- Surgeon's Fees
- X-rays

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### BENEFIT

Reimbursement up to 75% of Non-Medicare medical costs, up to a maximum of \$1,000 per injury.

### EXCESS

\$50 excess applies to each injury. Nil excess applies 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 income up to a maximum of \$200 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 HELP WEEKLY BENEFIT

Pays 80% of actual expenses incurred for home tutorial by a qualified tutor up to \$200 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

52 weeks from the date of injury.

### OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE:

- Domestic Duties
- Funeral Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the Dual Australia Pty Ltd Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact Basketball Northern Territory.

### HOW TO MAKE A CLAIM

#### PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, you contact V Insurance Group to obtain a claim form or download a claim form from the website [www.nt.basketball.net.au](http://www.nt.basketball.net.au)
- The declaration on the claim form needs to be signed by your Association / Club.
- Once you have completed your claim form, please forward to Proclaim Pty Ltd. They handle all claims for the insurer. Their contact details are as follows:

Proclaim Pty Ltd  
Locked Bag 32012, Collins Street East VIC 8003  
Ph: 02 9287 1302 Fax 1300 858 329  
Email: [ahclaims@proclaim.com.au](mailto:ahclaims@proclaim.com.au)

#### 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

Additional Insurance policies are in place for qualifying members, these include;

- Association Liability
- Group Travel Insurance

Please contact Basketball Northern Territory or V-Insurance Group for further details

### IMPORTANT NOTES

- 1) This summary of cover provides factual information about the Basketball Northern Territory Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Basketball Northern Territory or V-Insurance Group.
- 2) This insurance program commenced on 1 September 2013 and expires on 1 September 2014.
- 3) V Insurance Group has arranged this insurance program to provide benefits to those registered members of Basketball Northern Territory 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 Basketball Northern Territory insured persons/entities and does not take into account each individual's particular circumstances.
- 5) Basketball Northern Territory 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 Calliden Group Limited via Sports Underwriting Australia and the insurer for the Personal Accident program is Dual Australia Pty Ltd on behalf of Lloyds of London

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