

### 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

80% of your net weekly income up to a maximum of \$500 per week, whichever is the lesser.

### Excess

7 days

### Benefit period

52 weeks from the date of injury.

### 4) Student assistance benefit

Reimburses 100% of actual costs up to a maximum of \$400 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:-

- Home Modification Benefit
- Funeral Expense Benefit
- Parents Inconvenience Benefit
- Domestic Home Help - Non Income Earners
- Broken Bones Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the Calliden Insurance Limited via Sports Underwriting Australia Pty Ltd Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact Victorian Masters Athletics.

## How to make a claim

### Personal accident

- A claim form will need to be completed and submitted as soon as possible, please contact Willis to obtain a claim form.
- Please forward your claim form to Willis along with all original receipts (unless retained by your health fund). Willis will then send the documentation to Claims Services Australia (the claims administrators for Sports Underwriting Australia), who will arrange payment to you.

### Professional Indemnity & Public Liability

- In the event of a liability claim, do not admit liability under any circumstances. Contact Willis immediately to notify any incidents on 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 Victorian Masters Athletics.
- 2) The Public Liability/Professional Indemnity policy commenced on 1st April 2009 and expires on 1st April 2010. The Personal Accident policy commenced on 22 April 2009 and expires on 22 April 2010.
- 3) Willis Australia Limited has arranged this insurance program to provide benefits to those registered members of Victorian Masters Athletics 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) Victorian Masters Athletics is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 5) The Public Liability/Professional Indemnity insurer is QBE Insurance (Australia) Limited via Australis Group (Underwriting) Pty Ltd.



# Willis

**Willis Australia Limited**

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or

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## Introduction

Willis Australia has designed this insurance program for Victorian Masters Athletics and its members.

This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by Victorian Masters Athletics. These activities include track and field events, 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 Willis Limited for an individual quotation.

## Who is Willis?

Willis is a licensed insurance broker who has arranged this insurance program in association with Victorian Masters Athletics. 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](http://www.willis.com.au)

## Who is Insured?

This program covers all trialling members, members, officials, accredited coaches, directors, executives and volunteers of Victorian Masters Athletics. The Public and Products Liability/Professional Indemnity policy also covers members of the following groups:- Running Australia, Victorian Masters Athletics approved event promoters and race directors and Australian Masters Athletics Inc.



## What is covered?

This program incorporates three covers;

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

### (a) Public Liability Insurance

#### 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 all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Victorian Masters Athletics unless otherwise agreed.

### (b) 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 \$5,000,000.

#### Excess

There is a \$1,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Victorian Masters Athletics unless otherwise agreed.

Willis

Further information on the Victorian Masters Athletics insurance program can be obtained by visiting [www.willis.com.au](http://www.willis.com.au)

## (c) Personal Accident Insurance

### Scope of cover

Coverage applies whilst members are involved in sanctioned Victorian Masters Athletics activities. These activities include track and field events, training, meetings, fundraising activities and travel to and from these activities.

This section provides cover for members aged between 3 and 80 years of age (85 years for voluntary workers).

### 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 payable 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

