

## How do I make a claim?

To make a claim for injury, take the following steps within 30 days of the injury occurring:

AOCRA needs to be made aware of your injury at the time, or within 7 days after, so please ensure an injury report form is completed. Go to the AOCRA website for more information.

Step 1:  
Obtain a claim from Arthur J. Gallagher by calling 1800 776 780

Step 2:  
Arrange for your doctor to complete the "Medical Statement"

Step 3:  
Arrange for AOCRA to complete "The Club's Declaration"

Step 4:  
Return the completed claim form to Arthur J. Gallagher within 30 days of the injury occurring. (Contact details overleaf)

## Liability Insurance

It is essential that you notify Arthur J. Gallagher immediately on 1800 776 780 of any potential claim. Arthur J. Gallagher will then provide you with advice as how to proceed.

## How do I find out more?

### Contact

**Arthur J. Gallagher**  
ACN 005 543 920  
Level 2, 601 Coronation Drive  
Toowong, QLD 4066

GPO Box 1113,  
Brisbane QLD 4001

Phone: 07 3367 5000  
1800 776 780  
Fax: 07 3367 5100



Arthur J. Gallagher  
BUSINESS WITHOUT BARRIERS™



Arthur J. Gallagher  
BUSINESS WITHOUT BARRIERS™

2014/15

## 'Quick Guide' to the



## Insurance Program

The details contained in this brochure are a summary only. Please refer to the policy schedules and wordings for details of the full terms and conditions. To obtain a copy of these documents please contact AOCRA.



Dear AOCRA registered Affiliate / Participant,

We are pleased to present this 'quick guide' to the 2014/15 AOCRA Insurance Program.

The purpose of this 'quick guide' is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please call Arthur J. Gallagher on 1800 776 780.

General Insurers in Australia are prohibited (refer sections 67 of the National Health Act 1953 as amended) from making payment on any expense for which a Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the "Medicare Gap"

This Minimum level of cover means this program is not "comprehensive" and as such **we encourage all participants to take out Private Health, Life and Income Protection Insurance according to their own individual needs and circumstances.** It is an Individual's responsibility to ensure that he/she has adequate Insurance cover for his/her needs.

We wish all participants a safe and enjoyable Paddling experience with AOCRA.

Yours sincerely

*The Arthur J. Gallagher Team*



Arthur J. Gallagher  
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### Insured Persons

All registered members affiliated with AOCRA, employed Coaches, Registered Officials, Administrators and Voluntary Workers.

### Scope of Cover – Personal Accident

The policy provides worldwide coverage for injury\* whilst involved in the following authorised/sanctioned activities or events:

- Competing in official events
- Participating in training or practice sessions, or official functions, where authorised by AOCRA
- Travelling to or from official events, training, meetings or official functions
- Engaged in authorised and sanctioned voluntary work/committee meetings

**Note: End of season social trips are not covered under this policy.**

\* Injury, in the context of this policy, means bodily injury which:

- Is sustained during the policy period and whilst engaged in the above insured activities; and
- Is a result of an accident caused by sudden, violent, external and visible means; and
- Occurs solely and directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital conditions or heatstroke.

**Important Note: Non Medicare medical expenses. Insurers are not legally allowed to provide benefits on any medical expenses partially or wholly covered by Medicare, including gap payments.**

COVER	Insured Person
Public Liability	\$ 20,000,000
Products Liability	\$ 20,000,000
Professional Indemnity	\$ 5,000,000

### CAPITAL BENEFITS

Death & other Capital Benefits	\$ 50,000
Under 18 Death benefit limited to	\$ 10,000

### LOSS OF INCOME/ STUDENT ASSISTANCE

Weekly benefit limit	\$350 maximum
Benefit %	100%
Benefit period	52 weeks
Excess	7 days

### HOME HELP

Weekly benefit limit	\$350 maximum
Benefit %	100%
Benefit period	52 weeks
Excess	7 days

### PARENTS ALLOWANCE

Daily benefit	\$ 25
Maximum benefit	\$ 1,500

### NON MEDICARE MEDICAL EXPENSES

Limit	\$ 2,000
Benefit	85%
Excess (no Private Health Insurance)	\$ 50
Excess (Private Health Insurance)	Nil

### FUNERAL EXPENSES

Limit	\$ 5,000
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### ANCILLARY NON MEDICAL EXPENSES

Travel & accommodation expenses to receive treatment	
Limit	\$ 1,500

Note: Accommodation expenses capped at \$150 per night