



National Player Accident Insurance Program



Summary Only

The attached report forms a summary of the insurance coverage in place for the Australian Outrigger Canoe Racing Association. This document is a summary only and as such should always be read in conjunction with the applicable policy wording and schedule of cover.



Sport | Player Accident Insurance

Insurer: Offshore Market Placements / Lloyd's of London

Policy wording/Product disclosure statement applicable:

AJG Sports Insurance Policy Wording and PDS 1.14

Summary of cover

- Who is covered?** All registered Members, Coaches, Officials, First Aid Officers, Administrators, Committee Members, or Voluntary Workers.
- Scope of Cover** The policy runs for a period of 12 months and provides worldwide coverage for Accident whilst involved in the following AOCRA authorised/sanctioned activities or events:
- Competing in official AOCRA approved and sanctioned activities/races
 - Participating in training or practice sessions, or official functions
 - Travelling to or from regattas/races, training, meetings or official functions
 - Engaging in authorised voluntary work/committee meetings
 - When away from home/on tour, but only whilst participating in AOCRA sanctioned activities
- What are you covered for?**
- Capital Benefits*
The cover under this section provides \$50,000 for death resulting from accident. All other permanent disabilities are calculated using a percentage of the death benefit depending on the severity of the injury. For full details of these percentages, please refer to the Schedule of Capital Benefits contained in the policy wording. Please Note Death is limited to 50% for Members whose age is less than 18.
- Modification Expenses*
The cover under this section provides for costs necessary up to a maximum of \$10,000 to modify the Member's home and/or motor vehicle, or relocating to a suitable home if they are entitled to 100% of the Capital Benefit.
- Funeral Expenses*
The cover under this section reimburses funeral costs up to a maximum of \$5,000.
- In Memoriam Benefit.*
The cover under this section provides for reasonable costs associated with observance of the death of a Member up to a maximum amount of \$1,000.
- Loss of Earnings*
The cover under this section pays 100% of the Members actual weekly income, up to a maximum of \$350 per week, subject to a 7 day deferral period. Please note that income earned from participating in the sport is not covered. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.
- Student Help*
The cover under this section reimburses 100% of the cost of Home Tutorial by a qualified tutor, up to a maximum of \$350 per week and subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.
- Home Help*
The cover under this section reimburses 100% of the actual costs incurred for Home Help from a recognised and licensed Domestic Help Agency, up to a maximum of \$350 per week and subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Parents Allowance

The cover under this section reimburses \$25 per day in-patient benefit to a full time student under 25 years of age for continuous confinement in hospital because of an accident. The benefit is limited to \$1,500.

Dependent Children's Allowance

The cover under this section provides for reasonable costs incurred by the Dependent Children of a Member whilst the Member is undergoing medical treatment. The benefit is limited to \$500.

Medical and Dental Costs

The cover under this section reimburses 85% of non-Medicare medical treatment including ambulance, hospital accommodation / theatre fees, orthotics, splints, prosthesis, treatments given by a dentist, chiropractor, masseur, naturopath, osteopath or physiotherapist. The maximum benefit for this section is \$2,000. All treatment must be certified by a registered medical practitioner and not subject to any Medicare rebate. All claims are subject to a \$50 excess if no private health cover. Any expenses must be incurred within 12 months of the insured person sustaining the injury.

Home Nursing Care

The cover under this section provides for nursing care provided by a registered nurse (not related to the Member) where they are confined to bed for a period of not less than 7 days if certified medically necessary. The maximum weekly benefit payable is \$300 per week, and is subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Ancillary Non-Medical Expenses

The cover under this section provides for ancillary non-medical expenses (expenses related to medical treatment if certified as necessary. I.e. Expenses include items such as travel to receive treatment, but does not include wages lost by any person). The maximum payable under this benefit is \$1,500.

Rehabilitation Benefits

The cover under this section provides for reimbursement of:

- a) Tuition or advice fees from a vocational college if certified as necessary and agreed to. The maximum payable under this benefit is \$3,000.
- b) Rehabilitation expenses (e.g. gym membership) certified as necessary and agreed to. The maximum payable under this benefit is \$500.

Unexpired Membership Reimbursement Benefit

The cover under this section provides for pro-rata refund of your club's or association's membership/registration fee from the date of injury if the Member can't play for the rest of the season. The maximum payable under this benefit is \$500.

Double Capital Sum Insured

The cover under this section provides for double the Capital Sum Insured to be paid for a person under 12 years of age who suffers: permanent total disablement or permanent paralysis of all limbs.

Miscarriage and Premature Childbirth

The cover under this section provides for \$2,500 compensation for Miscarriage and Premature Childbirth as a direct result of an Accident whilst participating.

HIV

The cover under this section provides for 10% of the Permanent Total Disability Benefit 1. as listed in the Schedule of Capital Benefits if contracted as a result of an Accident.

Kidnapping

The cover under this section provides for 10% of the Permanent Disability Benefit 1 as listed in the Schedule of Capital Benefits

The above is a summary only. Please refer to the policy schedule and wording for full terms and condition. To obtain a full copy of the policy schedules and wording, please contact Arthur J. Gallagher.

How to Make a Claim

Personal Accident Claims

Telephone Arthur J. Gallagher on (07) 3367 5160 and request a *Sports Injury Claim Form*. You may also download this form from the Arthur J. Gallagher/ AOCRA combined internet site at www.ajg.com.au/outriggercanoeracing.

Complete all of the questions and make sure that you sign and date the claim form. Have the club complete *The Club's Declaration*. Please ensure your treating doctor (GP or Surgeon) completes the *Medical Statement*. This is required for all claims.

Send your completed claim form to :

Arthur J. Gallagher
GPO Box 1113
BRISBANE QLD 4001.

Make sure you lodge your claim form within 30 days of the date of your injury; otherwise, your claim may be affected. Please provide as much information as possible when you complete the claim form. If you have any questions, please contact the Arthur J. Gallagher claims department on (07) 3367 5148.

Frequently Asked Questions

Why am I not covered for the same amounts, or even the same things, under my sports policy as my friend is under their sports policy?

Sports policies do vary. One Insurer's policy will not necessarily offer the same cover as another's. The terms, conditions and exclusions can differ. An expense covered by one company's policy may not be covered by another company's policy. In addition, the levels of benefits provided are flexible – the sport will generally have the opportunity to select the amount of cover it requires – obviously for adjustments in premium.

Now that I have retired from Outrigging, I think I may get that crook should, which I injured back in '07 operated on. That will be covered, won't it?

Generally No. Policies have a maximum period after the date of injury in which treatment needs to be undertaken for expenses to be covered. This is 12 months from the date the injury occurred.

How does my Club or Zone obtain a Certificate of Currency for our Public Liability Insurance Cover?

Simple, we have provided all Certificates of Currency to AOCRA and you need only contact them to arrange to have one forwarded to you.

Does my Club or Zone require any other Liability Insurance?

Generally No. If your Club or Zone is only involved in AOCRA sanctioned activities, you will NOT require any other liability insurance. Should you Club or Zone operate a fully licensed club you may require additional liability insurance for this operation. If you are uncertain about your own situation simply contact Arthur J. Gallagher to discuss this and we will provide you with individual advice, unique to your situation.

Our Club hires out its clubroom to other Bodies. Are we insured for this?

If your Club or Association hires out its club facilities to other bodies for activities other than your own, there is a need for you to ensure that ALL bodies that use your facilities have their own Liability Insurance. This should be confirmed by the other body supplying a Certificate of Currency for its Liability Insurance as proof of its validity. The insurance program will protect you as the "property owner" but not for activities that take place at your facilities that are not organised or held by your Club or Zone.