

# SUMMARY OF INSURANCE FOR TRIATHLON AUSTRALIA

NATIONAL INSURANCE PROGRAM  
2013/2014



## INTRODUCTION

V-Insurance Group are the insurance broker for Triathlon Australia, and have worked with Triathlon Australia and their affiliated State and Territory Associations to design this insurance program for its members. This insurance cover applies when members and other insured persons/entities are involved in activities which are sanctioned by Triathlon Australia. These activities include competition, training including individual 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 Triathlon Australia, including all Affiliated State and Territory Associations and Clubs, Officials, all Accredited Coaches, Voluntary Workers and Members. Sanctioned Race Directors, Event Promoters/organisers are covered under the Public Liability and Professional Indemnity sections only.

## WHAT IS COVERED?

This program incorporates three covers;

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

## WHAT IS NOT COVERED?

- a) Bikes
- b) Property (i.e. personal and club property)

## 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.

### LIMIT OF LIABILITY

The cover provided is up to a maximum of \$20,000,000.

### EXCESS

There is a \$2,500 excess payable for any property damage and/or bodily injury claims. The payment of the excess is the responsibility of the defending party and will not be paid by Triathlon Australia unless otherwise agreed.

## Professional Indemnity Insurance

### SCOPE OF COVER

Provides indemnity to an accredited 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 \$2,500 excess payable for any claim. The payment of the excess is the responsibility of the defending party and will not be paid by Triathlon Australia unless otherwise agreed.

## Personal Accident Insurance

### SCOPE OF COVER

There are 4 categories of member that are covered under the Personal Accident insurance policy. They are as follows;

#### Category A members

Professional license holders/athletes who are registered financial members of TA.

#### Category B members

Registered financial members of TA between the ages of 5-80 years.

#### Category C members

Non competing registered officials of Triathlon Australia including accredited coaches, employees, directors, apprentices, voluntary workers and work experience students.

#### Category D members

All one day members.

Note: Members and officials of clubs are only covered for Personal Accident Insurance if they are a financial member of their state association. However non-competing volunteers of Triathlon Australia sanctioned events are not required to hold a membership to be covered under this policy.

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GROUP

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Cover for each member category applies as follows;

#### Category A members

Whilst training for or competing in an officially sanctioned event organised by and under the control of the insured including direct travel to and from sanctioned competitions, training venues and insured person's place of residence

#### Category B members

Whilst training for or competing in an officially sanctioned event organised by and under the control of the Insured including direct travel to and from sanctioned competitions, training venues and Insured person's place of residence. Cover does not extend to include "racing - participation" in non-triathlon sporting events.

#### Category C members

Whilst working on behalf of the Insured including direct travel to and from sanctioned competitions, training venues and Insured person's place of residence.

#### Category D members

Whilst participating in sanctioned events

## BENEFITS

The main benefits under the Personal Accident policy are 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 is \$100,000. This benefit is reduced by 50% for Category B members whilst training for the triathlon discipline of cycling.

### 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 \$3,000 per injury (\$5,000 for Category A & C members).

## EXCESS

\$50 excess applies to each injury. Nil excess applies if you claim on 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 are disabled from an injury relating to events covered and are unable to work.

## BENEFIT

100% of your net weekly income up to a maximum of \$400 per week (\$700 for Category A & C members), 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

Reimburses 80% of actual costs up to a maximum of \$200 per week for costs actually incurred for tutoring a 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:

- Parents Inconvenience Benefit
- Home Help Benefit for Non Income Earners
- Modification Benefit
- Funeral Expenses

Further details relating to the above benefits as well as the policy conditions are contained in the QBE Insurance (Australia) Ltd Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the wording, please visit [www.willis.com.au/triathlonaustralia](http://www.willis.com.au/triathlonaustralia).

## HOW TO MAKE A CLAIM

### PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, you can download this claim form by visiting [www.willis.com.au/triathlonaustralia](http://www.willis.com.au/triathlonaustralia).
- Forward your claim form, along with all original receipts (unless retained by your health fund), to QBE Insurance (Australia) Ltd, 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 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
  - Travel Insurance
- Please contact Triathlon Australia or V-Insurance Group for further details

## IMPORTANT NOTES

- This summary of cover provides factual information about the Triathlon Australia Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting the Triathlon Australia or visiting [www.willis.com.au/triathlonaustralia](http://www.willis.com.au/triathlonaustralia).
- This insurance program commenced on 30 June 2013 and expires on 30 June 2014.
- V-Insurance Group has arranged this insurance program to provide benefits to those registered members of Triathlon Australia 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.
- This insurance is arranged on a group basis for all Triathlon Australia insured persons/entities and does not take into account each individual's particular circumstances.
- Triathlon Australia is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- The insurer for the Public Liability & Professional Indemnity Program is XL Insurance Company Ltd and the insurer for the Personal Accident program is QBE Insurance (Australia) Ltd.

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is a corporate authorised representative of Willis Australia Limited ABN 90 000 321 237, AFSL No: 240600

