

BENEFIT

Reimbursement up to 80% of Non Medicare medical costs, up to a maximum of \$3,000 per injury (\$1,500 whilst involved in training).

EXCESS

\$50 excess. (Nil excess for claimants who are covered by Private Health Insurance.)

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

75% of your net weekly income up to a maximum of \$500 per week (\$250 whilst involved in training).

EXCESS

14 days

BENEFIT PERIOD

52 weeks from the date of injury.

4) STUDENT ALLOWANCE – NON INCOME EARNERS

Reimburses 85% of actual costs up to a maximum of \$200 per week (\$100 whilst involved in training) 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:

- Domestic Home Help - Non Income Earners
- Injury Assistance & Parents Inconvenience Benefit
- Rehabilitation Benefit
- Bed Care Benefit
- Funeral Expenses

Further details relating to the above benefits as well as the policy conditions are contained in the Sportscover Australia Pty Ltd Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact CA, BMXA or MTBA.

How To Make A Claim

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible (contact Willis to obtain a claim form).
- The declaration on the claim form needs to be signed by a Club Official.
- Forward your claim form to CA, BMXA or MTBA along with all original receipts (unless retained by your health fund) and they will forward to Willis Australia on your behalf.

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 ph: 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 CA, BMXA or MTBA.
- 2 This insurance program commences on 30 November 2010 and expires on 30 November 2011.
- 3 Willis Australia Limited has arranged this insurance program to provide benefits to those registered members of CA, BMXA and MTBA 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 CA, BMXA or MTBA are not and do not represent themselves as a licensed insurance broker by endorsing the products outlined in this brochure.
- 5 The insurer for the Public Liability and Personal Accident Insurance Program is Sportscover Australia Pty Ltd.
- 6 Our Financial Services Guide (FSG) contains important information about our relationship with you. A copy of our FSG can be obtained by contacting Willis, or from our website at www.willis.com.au

Other Insurance

TRAVEL INSURANCE

Travel Insurance that is specifically designed for international training and events is available by contacting CA on ph: (02) 9339 5800.



SUMMARY OF INSURANCE COVER 2010/2011

Willis

Willis Australia Limited

Level 5, 179 Elizabeth Street SYDNEY NSW 2000

Phone (02) 9285 4111

or

local call cost only 1300 WILLIS (i.e 1300 945 547)

Fax (02) 9283 5276

Email: sports.au@willis.com Website: www.willis.com.au

AFS Licence No: 240600 ABN: 90 000 321 237

Introduction

Willis Australia has worked closely with Cycling Australia (CA), BMX Australia (BMXA) and Mountain Bike Australia (MTBA) to design this insurance program for members.

This insurance covers activities involving members and other insured persons/entities of CA, BMXA or MTBA. These activities include sanctioned races, organised training including individual 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 Australia Limited for an individual quotation.

Who Is Willis?

Willis is a licensed insurance broker and has organised this insurance program in association with CA, BMXA and MTBA. The Willis Group is one of the largest insurance brokers in the world and has operated in Australia for over 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

Who Is Insured?

This program covers CA, BMXA, MTBA, all affiliated clubs and entities including all members, temporary members (for events only), accredited coaches, event promoters, race directors, accredited officials, directors, executives and volunteers of CA, BMXA and MTBA.



What Is Covered?

This program incorporates three covers;

- Public Liability
- Professional Indemnity
- 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. Individual members are covered for any cycling activities 24 hours a day, 7 days a week.

LIMIT OF LIABILITY

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

EXCESS

There is a \$1,000 excess for any property damage claims and nil excess for personal injury claims. The payment of the excess is the responsibility of the defending party and will not be paid by CA, BMXA or MTBA 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 CA, BMXA or MTBA unless otherwise agreed.

Willis

Further information on the CA, BMXA & MTBA insurance program can be obtained by visiting www.willis.com.au/cycling

(c) Personal Accident Insurance

SCOPE OF COVER

Coverage applies whilst members are involved in CA, BMXA or MTBA activities, 24 hours a day, 7 days a week. These activities include official events, organised training including individual training, fundraising activities, and travel to and from these activities. Information regarding membership categories can be obtained by visiting www.cycling.org.au, www.mtba.asn.au or www.bmxaustralia.com.au.

This section provides cover for members aged between 3 and 90 years of age.

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 payment is \$100,000 (\$50,000 whilst involved in training).

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 fee and theatre fee
- 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

