

## SUMMARY OF INSURANCE COVER

# SOFTBALL AUSTRALIA

## INSURANCE PROGRAM 2019/2020



### INTRODUCTION

V-Insurance Group is the insurance broker for Softball Australia, and has worked closely with them to design this insurance program for all affiliated State/Territory and Regional Associations including all affiliated clubs and members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by Softball Australia. These activities include official events, training, competition, official social functions, committee meetings, fundraising activities and travel to and from these activities.

### WHO IS INSURED?

This program covers Softball Australia and all affiliated State, Territory and Regional Associations including all clubs, all registered members, temporary / trailing members, regional boards, first aid personnel, administrators, officials, coaches, umpires, scorers, executives and voluntary workers.

### WHAT IS COVERED?

This program incorporates six covers;

- 1) Public Liability
- 2) Professional Indemnity
- 3) Management Liability
- 4) Personal Accident
- 5) Travel Insurance
- 6) Cyber Liability and & Privacy Protection Insurance

### PUBLIC & 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 (Limitations apply in USA & Canada. Please see the policy schedule for further information).

#### LIMIT OF LIABILITY

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

#### EXCESS

There is a \$250 policy excess for property damage claims and \$Nil for bodily injury. The payment of the excess is the responsibility of the defending party and will not be paid by Softball Australia unless otherwise agreed.

### PROFESSIONAL INDEMNITY INSURANCE

#### SCOPE OF COVER

This policy 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 \$10,000,000.

### EXCESS

There is a \$250 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Softball Australia unless otherwise agreed.

### PERSONAL ACCIDENT INSURANCE

#### SCOPE OF COVER

Coverage applies whilst members are involved in sanctioned Softball Australia and State Association activities. These activities include all official events, training, competition, official social functions, committee meetings, fundraising activities and travel to and from these activities.

This section provides cover for members aged between 2 and 100 years of age. Coverage limitations apply for the under 18 and over 75 year olds.

#### BENEFITS

The main benefits under the Personal Accident Policy as 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 \$250,000.

##### 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).

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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 85% of Non-Medicare Medical costs, up to a maximum of \$4,000 per injury, and reimbursement up to \$5,000 per injury for Volunteers. 100% of Ambulance fees are reimbursable under this benefit.

### Excess

\$20 excess applies to each injury. Nil excess applies if you claim on a Private Health fund. Nil excess applies to Ambulance costs.

### 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 salary up to a maximum of \$500 per week, 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.

### 4) Student Tutorial Benefit

Pays 100% of actual expenses incurred for home tutorial by a qualified tutor up to \$400 per week to assist the 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

104 weeks from the date of injury.

### Other Benefits Available but not detailed in this brochure;

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

Further details relating to the above benefits as well as the policy conditions are contained in the Arch Underwriting for and on behalf of Lloyd's of London Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact Softball Australia or visit [www.vinsurancegroup.com/softball](http://www.vinsurancegroup.com/softball)

## 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.vinsurancegroup.com/softball](http://www.vinsurancegroup.com/softball)

- The declaration on the claim form needs to be signed by your Association / Club and then returned to Fullerton Health Corporate Services, who will arrange payment to you. Fullerton Health's contact details are provided on the claim form.

### 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

Further information on the following insurance products offered via the Softball Australia Insurance Program can be found by visiting [www.vinsurancegroup.com/softball](http://www.vinsurancegroup.com/softball)

- Management Liability (including Directors & Officers Insurance)
- Property Insurance for clubs
- Travel Insurance
- Cyber Liability and Privacy Protection Insurance

### ENQUIRIES?

Should you have any enquiries about this insurance program please contact V-Insurance Group Pty Ltd;

Level 25, 123 Pitt Street, SYDNEY NSW 2000

Phone (02) 8599 8660 or local call cost only 1300 945 547

Fax (02) 8599 8661

Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

[www.vinsurancegroup.com/softball](http://www.vinsurancegroup.com/softball)

V-Insurance Group Pty Ltd,

Corporate Authorised Representative of Willis Towers Watson

ABN: 67 160 126 509 ARN: 432898 AFSL: 240600

### Important Notes

- 1) This summary of cover provides factual information about the Softball Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Softball Australia or visiting [www.vinsurancegroup.com/softball](http://www.vinsurancegroup.com/softball).
- 2) This insurance program commenced on 1 October 2019 and expires on 1 October 2020.
- 3) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of Softball 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 Insurance.
- 4) This insurance is arranged on a group basis for all Softball Australia insured persons/entities and does not take into account each individual's particular circumstances.
- 5) Softball Australia is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 6) The insurer for the Public Liability & Professional Indemnity Program is ATC Insurance Solutions for and on behalf of Lloyd's of London and the insurer for the Personal Accident Program is Arch Underwriting for and on behalf of Lloyd's of London.

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

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[www.vinsurancegroup.com/softball](http://www.vinsurancegroup.com/softball)



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