

Summary of insurance

for Cycling Australia
& Mountain Bike Australia

National insurance program 2014/2015



Aon has worked closely with Cycling Australia (CA) and Mountain Bike Australia (MTBA) to design this insurance program for its members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by CA or MTBA.

These activities include 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 Aon for an individual quotation.

Who is insured?

This program covers CA, MTBA and all affiliated States/Territory Associations, including all affiliated clubs, all members, temporary members (for events only), accredited coaches and AustCycle instructors, event promoters, race directors, accredited officials, directors, executives and volunteers of CA and MTBA.

What is covered?

This program incorporates three covers:

- Public Liability,
- Professional Indemnity, and
- Personal Accident.

What is not covered?

- Bicycles and associated equipment
- 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 \$1,000 policy excess. The defending party is responsible for the payment of the excess.

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 \$5,000,000.

Excess

There is a \$1,000 excess for all claims. The defending party is responsible for the payment of the excess.

Personal Accident Insurance

Scope of cover

The scope of cover for the CA and MTBA personal accident policy is as follows; For registered members, benefits are applicable to injury occurring during any and all bike riding activities 24 hrs a day, unless an Insured Person(s) is competing in an event/race that is not conducted under the endorsed protocols of an affiliated entity of CA or MTBA.

Benefits

The main three benefits under the Personal Accident Policy:

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 death benefit for members is \$50,000 and \$75,000 for volunteers (other than anyone under 18 and over 65 years old, then the benefit is \$10,000). The paraplegia and quadriplegia benefit is \$100,000.

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).

The most common 'non-Medicare' expenses include:

- Private hospital bed & theatre fees
- 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.

Benefit

Reimbursement up to 85% of Non-Medicare medical costs, up to a maximum of \$5,000 per injury.

Excess

\$75 excess applies to each injury. Nil excess applies if you claim on a Private Health fund.

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

85% of your income up to a maximum of \$500 per week whichever is the lesser.*

Excess

There is no benefit claimable for the first 21 days that you are away from work as a result of injury.

Benefit period

52 weeks from the date of injury.

*Please note that the benefit of \$500 per week is the standard policy benefit in place for CA/MTBA. Please contact Aon if you wish to top up the standard cover.

4. Student tutorial benefit

Pays 100% of actual expenses incurred for home tutorial by a qualified tutor up to \$200 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

52 weeks from the date of injury.

Other benefits available but not listed:

- Domestic home help—non income earners,
- Parents inconvenience benefit,
- Rehabilitation benefit,
- Bed care benefit,
- Funeral expenses,
- Out of pocket expenses,
- Membership benefit,
- In memoriam benefit,
- Travel expenses & accommodation.

Further details relating to the above benefits as well as the policy conditions are contained in the QBE Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please visit aon.com.au/cycling

How to make a claim

Personal Accident

- A claim form will need to be completed and submitted as soon as possible, contact Aon to obtain a claim form or download a claim form from the website aon.com.au/cycling
- The declaration on the claim form needs to be signed by a Club Official.
- Once you have completed your claim form forward to CA or MTBA, along with all original receipts (unless retained by your health fund) and they will forward to Corporate Services Network who are the third party claims administrators who process claims on behalf of the insurer.

Professional Indemnity & Public Liability

In the event of a liability claim, do not admit liability under any circumstances. Contact Aon immediately to notify any incidents on 1800 123 266.

Other insurance

Additional Insurance policies are in place for qualifying members, these include;

Travel insurance

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

Protector Liability (Directors and Officers Insurance)

Automatic cover for all Insured entities (clubs, directors, office bearers, officials etc).

Please contact CA or Aon or visit aon.com.au/cycling for further details on the CA/MTBA Insurance program.

Important notes

1. This summary of cover provides factual information about the CA/MTBA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting CA/MTBA or visiting aon.com.au/cycling.
2. This insurance program commenced on 30 November 2015 and expires on 30 November 2014.
3. Aon has arranged this insurance program to provide benefits to those registered members of CA/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 and Income Protection Insurance.
4. This insurance is arranged on a group basis for all CA/MTBA insured persons/entities and does not take into account each individuals particular circumstances.
5. CA/MTBA 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 XL Insurance Company Plc and the insurer for the Personal Accident program is QBE.

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