

SUMMARY OF INSURANCE FOR BASEBALL AUSTRALIA

INSURANCE PROGRAM 2014/2015



INTRODUCTION

V-Insurance Group are the insurance broker for Baseball Australia (BA), and have worked closely with the BA to design this insurance program for all affiliated State/Territory and Regional Associations including all affiliated clubs and its members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by BA. 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 the Australian Baseball Federation (BA), Australian Baseball League 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, referees, executives and voluntary workers.

WHAT IS COVERED?

This program incorporates three covers;
a) Public Liability b) Professional Indemnity
c) Personal Accident

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 (excluding USA & Canada).

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 BA 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 \$5,000,000.

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 the BA unless otherwise agreed.

Personal Accident Insurance

SCOPE OF COVER

Coverage applies whilst members are involved in sanctioned BA 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 \$200,000.

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
- Ambulance
- Physiotherapy
- Doctor's Fees
- Anaesthetist's Fees
- Dental
- Chiropractic
- Osteopathy
- Surgeon's Fees
- X-rays

Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:

CONTINUED OVERLEAF 

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BENEFIT

Reimbursement up to 80% of Non-Medicare medical costs, up to a maximum of \$2,250 per injury. 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

- (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

80% of your salary up to a maximum of \$250 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.

BENEFIT PERIOD

52 weeks from the date of injury.

*Please note that the benefit of \$250 per week is the standard policy benefit in place for the BA. Your State/Territory Association may have effected a higher level of loss of income coverage, please contact V-Insurance Group for further details on the coverage in place for your State and/or to obtain an individual quotation.

4) STUDENT HELP WEEKLY 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 14 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:

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

Further details relating to the above benefits as well as the policy conditions are contained in the Accident & Health International for and on behalf of CGU Insurance Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact BA or visit www.willis.com.au/abf



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/abf

- The declaration on the claim form needs to be signed by your Association / Club and then forwarded to your State Association.
- Once you have completed your claim form and attached all original receipts (unless retained by your health fund), send the documentation to Accident & Health International, 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

Further information on the following insurance products offered via the Baseball Australia Insurance Program can be found by visiting www.willis.com.au/abf

- Association Liability (including Directors and Officers Insurance)

Please contact Baseball Australia or V-Insurance Group for further details.



IMPORTANT NOTES

- 1) This summary of cover provides factual information about the BA Insurance Program.
- 2) This information is only a summary of the cover provided. The policies with full conditions are available by contacting BA or visiting www.willis.com.au/abf.
- 2) This insurance program commenced on 31 August 2014 and expires on 31 August 2015.
- 3) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of BA 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) BA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 5) The insurer for the Public Liability & Professional Indemnity Program is Sports Underwriting Australia for and on behalf of Calliden Insurance Limited and the insurer for the Personal Accident Program is Accident & Health International for and on behalf of CGU Insurance.

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