

SUMMARY OF INSURANCE FOR

AUSTRALIAN RADIO YACHTING ASSOCIATION INC.

INSURANCE PROGRAM
2022/2023



INTRODUCTION

V-Insurance Group has worked closely with Australian Radio Yachting Association Inc. (ARYA) to design this insurance program for ARYA members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by ARYA. These activities include sanctioned events, training, competition, official 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.

WHO IS INSURED?

This program covers ARYA and all registered members, temporary / trialing members, officials, committee members, employees including apprentices, and voluntary workers.

WHAT IS COVERED?

This program incorporates three covers;

- Public Liability
- Professional Indemnity
- Personal Accident

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 (excluding US and Canada).

Limit of Liability

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

Excess

\$2,500 excess for each and every claim.

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 \$500,000.

Excess

\$5,000 excess for each and every claim.

*The payment of the excess is the responsibility of the defending party and will not be paid by ARYA unless otherwise agreed.

PERSONAL ACCIDENT INSURANCE

Scope of Cover

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

This policy provides cover for members aged between 2 and 85 years of age.

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 an accidental death or a Permanent Disability. The scale of benefits is defined in the policy. The maximum 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 (ie 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

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Benefit

Reimbursement up to 100% of Non-Medicare medical costs, up to a maximum of \$2,000 per injury

Excess

\$100 excess.

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.

Other benefits payable but not detailed in this brochure:

- Broken bones
- Home Assistance
- Loss of Income
- Unexpired Membership Benefit



HOW TO MAKE A CLAIM PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible.
- Please return your completed claim form and supporting documentation to ARYA either via email (secretary@arya.com.au)
- ARYA will authorise your claim form and send the documentation to V-Insurance Group. We will review and pass your claim onto Corporate Services Network (claim handling service), who then assess your claim and arrange payment to you.
- After lodgment, you are able to request a status update from Corporate Services Network by calling (02) 8256 1770 or emailing claims@csnet.com.au
- For assistance in completing your claim form, please contact V-Insurance Group on (02) 8599 8660 or 1300 945 547 (local call cost only)

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

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@vinsurancgroup.com

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LEGAL NOTES

- 1) This summary of cover provides factual information about the Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting ARYA or by visiting: www.vinsurancgroup.com
- 2) This insurance program commenced on 22 March 2022 and expires on 20 March 2023.
- 3) V-Insurance has arranged the Personal Accident insurance program on a group basis without taking into account individual circumstances. This policy provides benefits to members of ARYA 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 of 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 this Personal Accident insurance all members are encouraged to consider taking out Private Health insurance, Income Protection Insurance and Life insurance if their individual circumstances require it.
- 4) This insurance is arranged on a group basis for all ARYA insured persons/entities and does not take into account each individual's particular circumstances.
- 5) ARYA 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 Coast Insurance and the Personal Accident program is DUAL.

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



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