



## Skate Australia Quick Guide

2017 Insurance Program



Arthur J. Gallagher  
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## Dear Skate Australia Members,

We are pleased to present this quick guide to the 2017 Skate Australia Sport Injury Insurance Program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available on the Arthur J. Gallagher website at [www.ajg.com.au/Skate](http://www.ajg.com.au/Skate) or call Arthur J. Gallagher on **1800 SPORT 0 (1800 776 780)**.

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the "Medicare Gap", (refer section 67 of the National Health Act 1953 as amended).

The cover provided is not "comprehensive" and is intended to complement other insurance cover taken. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health) and we encourage all participants to consider their own individual needs and circumstances in relation to Private Health, Life and Income Protection Insurance. It is an individual's responsibility to ensure that he/she has adequate insurance cover for his/her needs.

We wish all participants a safe and enjoyable 2017 Season.

Yours sincerely,

Endorsed by,

Terry Berryman  
Sports Team Leader  
Arthur J. Gallagher



## Insured Persons

All Affiliated & Registered State/Club Entities, Players, Officials, Coaches, Administrators and Volunteers of Skate Australia Inc, Roller Derby Australia Pty Ltd, Inline Hockey Australia Pty Ltd & Skateboarding Australia Pty Ltd.

## Scope of Cover

Cover is limited to injury\* whilst and insured person is: –

- Playing in sanctioned club and representative games, competitions and performances;
- Participating in sanctioned training or practice sessions, or official functions arranged by the insured;
- Travelling to or from sanctioned club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured;
- Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating ;
- Whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured.

### \* Injury, means bodily injury which:

- Is sustained by an Insured Person during the Period of Insurance and while they are covered as an Insured Person under this Policy;
- Results from an Accident and is caused by sudden, violent, external and visible means; and
- Occurs solely, directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital conditions or heatstroke, except illness or sickness directly resulting from, or medical or surgical treatment rendered necessary by such Injury; and
- Occurs whilst engaged in the above listed sanctioned activities.





## Benefits

### Section A – Capital Benefits

Accidental Death	\$150,000
and Other Capital Benefits	

Accidental Death under 18 Years	\$30,000
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### Section B – Weekly Benefits

Loss of Earnings	Max 100% up to \$350 per week
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Student Assistance	Max 100% up to \$350 per week
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Home Help	Max 100% up to \$350 per week
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Excess - 21 days, Maximum 26 weeks benefit

### Section C – Non-Medicare Medical

- 85% to a maximum of \$3,000 per injury
- Excess \$50 for all disciplines, except Roller Derby where a \$200 excess applies per claim.
- Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider

### Section D – Other Benefits

- Home Nursing Care - \$300 per week / 7 day excess / 52 week benefit period
- Funeral expenses - \$7,500
- Home Modification Expenses - \$10,000
- In Memoriam Benefit - \$1,000
- Parents Allowance - \$25 per day in-patient benefit up to \$1,500.
- Ancillary Non-Medical Expenses - \$1,500
- Rehabilitation Benefits – up to \$3,000 for Vocational College expenses and \$500 for gym membership
- Double Capital Benefit for Under 12 year olds – Permanent Total Disablement or Permanent Paralysis of all limbs the capital benefit is doubled.

### Affiliated State & Club Entity Cover

Public & Products Liability	\$20,000,000
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Professional Indemnity	\$ 5,000,000
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Association Liability	\$ 7,500,000
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Important: Please view Insurance Handbook for full terms, conditions and excesses applicable.

### How do I make a claim?

All claims should be lodged at least within 30 days of the date of injury. When a player is injured and wishes to submit a claim the following procedure needs to be followed:

1. Obtain a specialised sports injury claim form from Arthur J. Gallagher by calling 1800 SPORT 0 (1800 776 780) or emailing [sport.brisbane@ajg.com.au](mailto:sport.brisbane@ajg.com.au).
2. Arrange for your treating doctor to complete the "Doctors Statement".
3. Arrange for your club to complete the "Club Declaration".
4. If claiming for loss of income, have your employer complete the "Employer Statement".
5. Send your fully completed claim form to the below:

Skate Australia Claims  
Arthur J. Gallagher  
GPO Box 1113  
BRISBANE QLD 4001

Or

Email: [sport.brisbane@ajg.com.au](mailto:sport.brisbane@ajg.com.au)

Or

Fax: (07) 3367 5100

6. Arthur J. Gallagher will send to Skate Australia / State Administrator for confirmation of membership registration details.

**NOTE: PLEASE REFER TO POLICY WORDING FOR FULL TERMS, CONDITIONS, AND EXCLUSIONS.**



*Locally focused. Nationally resourced. Internationally represented.*

*Direct to your AJG Sport branch*

**1800 SPORT 0**

**[www.ajg.com.au/skate](http://www.ajg.com.au/skate)**

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