

Benefit

Reimbursement up to 85% of Non Medicare Medical costs, up to a maximum of \$3,000.

Excess

\$25 excess applies to each injury. Nil excess applies if you are a member of 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 net weekly income up to a maximum of \$1,000 per week, whichever is the lesser.

Excess

7 days

Benefit Period

52 weeks from the date of injury.

4) Student Assistance Benefit

Reimburses 75% of actual costs up to a maximum of \$300 per week for costs incurred for tutoring, travel costs etc to assist the full time student.

Excess

14 days

Benefit Period

Other benefits available but not listed are:

- Broken Bones
- Funeral Expense Benefit
- Home Help

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/rowing

The declaration on the claim form needs to be signed by your club and then forwarded to your State Association.

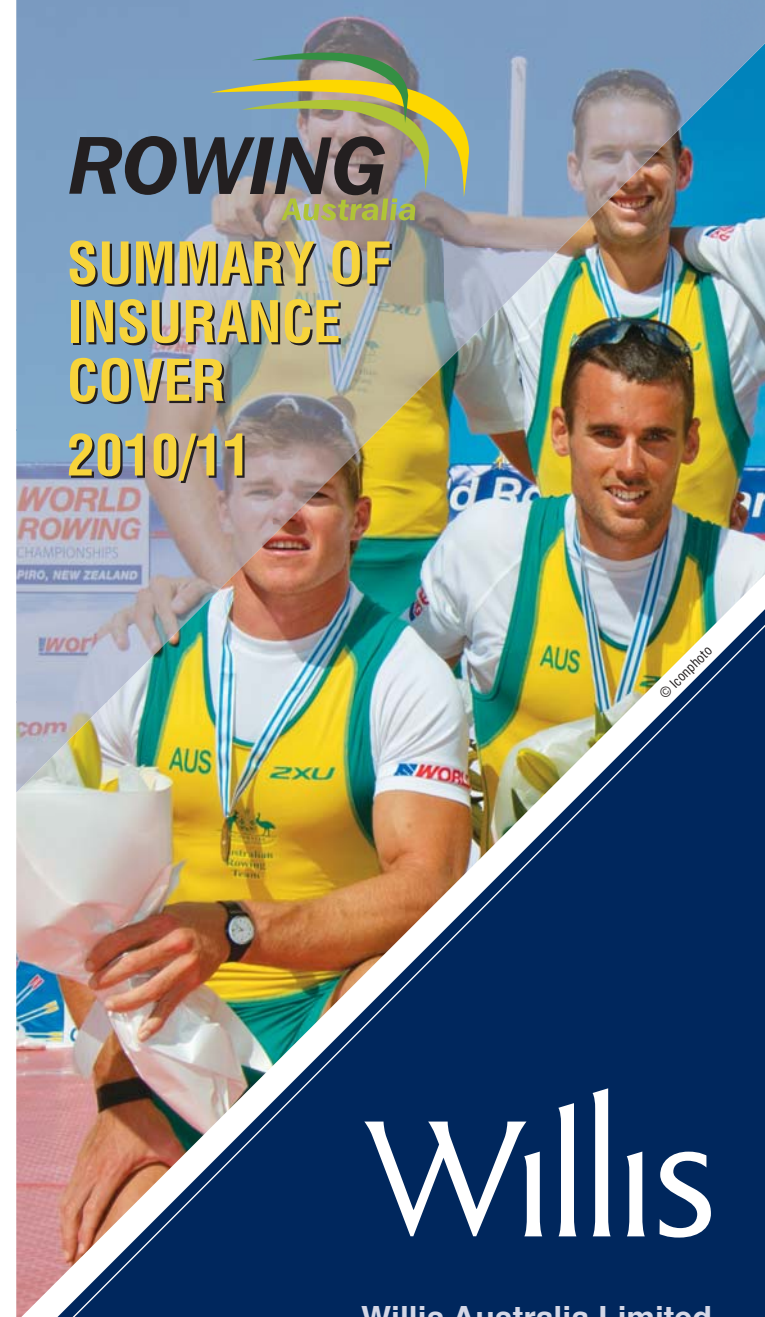
Once you have completed your claim form, please forward to the insurer.

Professional Indemnity & Public Liability

In the event of a liability claim, do not admit liability under any circumstances. Contact Willis immediately to notify any incidents on 1300 WILLIS (1300 945 547).

Important Notes

- 1) This information is only a summary of the cover provided. The policies, with full conditions, are available by contacting RA.
- 2) This insurance program commenced on 1 December 2010 and expires on 31 May 2012.
- 3) Willis Australia Limited has arranged this insurance program to provide benefits to those registered members of RA 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) RA 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 policies outlined in this brochure is Sports Underwriting Australia for and on behalf of Calliden Insurance Limited.



Willis

Willis Australia Limited

Level 5, 179 Elizabeth Street SYDNEY NSW 2000

Phone 1300 945 547

Fax (02) 9283 5276

Email: sports.au@willis.com

Website: www.willis.com.au

AFS Licence No: 240600 ABN: 90 000 321 237

Introduction

Willis has worked closely with Rowing Australia (RA) to design this insurance program for RA and their affiliated State/Territory Associations, affiliated clubs and its members.

This insurance cover applies when members and other insured persons/entities who are involved in activities that are sanctioned by RA. These activities include official events, all training and trialling, 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 Willis Limited for an individual quotation.

Who Is Willis?

Willis is a licensed insurance broker who has arranged this insurance program in association with the RA. The Willis Group is one of the largest insurance brokers in the world and has operated in Australia for almost 50 years, with offices in all States and the Australian Capital Territory. More information on Willis can be obtained by visiting www.willis.com.au

Who Is Insured?

This program covers Rowing Australia, including all State and Territory Associations, all affiliated Clubs and Schools, members, temporary and trialling members, employees, coaches, instructors, trainers, masseurs, first aid/medical persons, timekeepers, officers, officials, technical officials, carers for rowers with disabilities, oarsmen and women where appropriate and voluntary workers.



What Is Covered?

This program incorporates three covers;

- a) Public Liability
- b) Professional Indemnity
- c) Personal Accident

(a) Public Liability Insurance

Scope of Cover

This policy provides protection for insured entities and persons 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 \$1,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by RA unless otherwise agreed.

(b) Professional Indemnity Insurance

Scope of Cover

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 \$1,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by RA unless otherwise agreed.

(c) Personal Accident Insurance

Scope of Cover

Coverage applies whilst members are involved in sanctioned RA activities. These activities include all official events, training and trialling, official social events and fundraising activities and travel to and from these activities.

This section provides cover for members aged between 5 and 100 years of age (limitations apply for over 65s).

Benefits

The main benefits under the Personal Accident Policy are listed below:-

1) Death & Permanent Injury

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
- 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



Willis

Further information on the Rowing Australia National Insurance Program can be obtained by visiting www.willis.com.au/rowing