

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 70% of Non Medicare medical costs, up to a maximum of \$5,000 per injury for Category A. Categories B & C are entitled to 70% of Non Medicare Medical costs, up to \$3,000 per injury.

#### Excess

\$50 excess applies to each injury. Nil excess applies if you are a member of a Private Health fund.

#### Conditions

- If a member belongs to a private health fund, they must claim from that fund first.
- 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

100% of your net weekly income for Category A up to a maximum of \$700 per week, whichever is the lesser. 100% of your net weekly income for Category B & C up to a maximum of \$400 per week, whichever is the lesser

#### Excess

7 days

#### Benefit Period

52 weeks from the date of injury.

#### Age Limit

The age limits that are covered by the policy are between 5 to 75 years. Cover for athletes over 75 years will be considered by the insurer subject to a full medical report.

Other benefits available but not listed are:-

- Student Assistance Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the ACE Insurance Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact TA.

### How To Make A Claim

#### Personal Accident

- A claim form will need to be completed and submitted as soon as possible. Contact TA to obtain a claim form on ph: (02) 9972 7999.
- The declaration on the claim form needs to be signed by your club or State Association.
- Forward your claim form to Willis along with all original receipts (unless retained by your health fund). Willis will then send the documentation to ACE Insurance Limited, who will arrange payment to you.

#### Public Liability And Errors & Omissions

- In the event of a liability claim, do not admit liability under any circumstances.
- Contact Willis immediately to notify any incidents on ph: (03) 8681 9800 or 1300 WILLIS (i.e 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 TA on ph: (02) 9972 7999.
- 2) This insurance program commenced on 30 June 2007 and expires on 30 June 2008.
- 3) Willis Australia Limited has arranged this insurance program to provide benefits to those registered members of TA 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) TA 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 and Products Liability Program is QBE Insurance (Australia) Limited. The insurer for the Personal Accident Program is ACE Insurance Limited.

### Other Optional Insurance

The following insurance policies are available as an option. These policies are not automatically covered by membership of TA and additional premiums will apply.

#### Travel Insurance

Travel insurance that is specifically designed for international training and events is available by contacting TA on ph: (02) 9972 7999.

#### Bicycle Insurance

Property insurance for bicycles is available by contacting Willis on ph:(03) 8681 9919 or 1300 WILLIS (i.e 1300 945 547).

## SUMMARY OF INSURANCE COVER 2007/08



# Willis

**Willis Australia Limited**  
Level 3, 570 Bourke Street MELBOURNE VIC 3000  
Phone (03) 8681 9800  
or  
local call cost only 1300 WILLIS (i.e 1300 945 547)  
Fax (03) 8681 9888  
Email: [sports.au@willis.com](mailto:sports.au@willis.com) Website: [www.willis.com.au](http://www.willis.com.au)

AFS Licence No: 240600 ABN: 90 000 321 237

## Introduction

Willis Australia (Willis) has designed this insurance program for Triathlon Australia (TA) and its members.

This insurance cover applies when TA members are involved in activities that are sanctioned by TA. These activities include races, 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 Willis Limited for an individual quotation.

## Who Is Willis

Willis is a licensed insurance broker who has arranged this insurance program in association with TA. 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](http://www.willis.com.au)

## Who Is Insured?

This program covers all registered members of TA and officials of TA, TA Events Pty Ltd, affiliated State Associations, all coaches, judges, committee members, officials, employees including voluntary workers and declared race directors and event promoters (for liability insurance only).



## What Is Covered?

This program incorporates three covers;

- a) Public Liability
- b) Errors and Omissions
- c) Personal Accident

### (a) Public Liability Insurance

#### Scope Of Cover

This policy provides protection for members participating in TA sanctioned events 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 any claim. The payment of the excess is the responsibility of the defending party and will not be paid by TA unless otherwise agreed.

### (b) Errors And Omissions Extension

#### 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 \$5,000,000.

#### Excess

There is a \$1,000 excess payable for any claim. The payment of the excess is the responsibility of the defending party and will not be paid by TA unless otherwise agreed.

**Willis**

Further information on the Triathlon Australia insurance program can be obtained by visiting [www.willis.com.au/triathlonaustralia](http://www.willis.com.au/triathlonaustralia)

## (c) Personal Accident Insurance

There are three categories of member under the Personal Accident insurance policy. They are as follows;

- A) Professional license holders / athletes who are registered financial members of the insured.
- B) Registered financial members of TA (amateur athletes) between the ages of 5-75 years (cover for athletes aged over 75 years will be considered by the insurer subject to a full medical report).
- C) Non competing registered officials of the insured including coaches, employees, directors, apprentices, voluntary workers and work experience students.

**NOTE** Benefits for each of the above categories are outlined below and overleaf.

This policy covers the following;

#### Triathlon Australia Members

Whilst training for or competing in an officially sanctioned event organised by and under the control of the insured including direct travel to and from sanctioned competitions, training venues and insured person's place of residence. Cover does not extend to include non sanctioned events.

#### Coaches/Officials/Volunteers/Non Competing Members

Whilst working on behalf of the insured including direct travel to and from sanctioned competitions, training venues and insured person's place of residence.

#### Benefits

The main benefits under the Personal Accident Policy are 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 is \$80,000.

### 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
- Ambulance
- Physiotherapy
- Dental
- Chiropractic
- Osteopathy