

BENEFIT

Reimbursement up to 100% of Non Medicare medical costs, up to a maximum of \$10,000 per injury.

EXCESS

\$50 excess applies to each injury.

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 net weekly income up to a maximum of \$1,000 per week, whichever is the lesser.

EXCESS

7 days

BENEFIT PERIOD

104 weeks from the date of injury.

4) STUDENT TUTORIAL BENEFIT

Reimburses 80% of actual costs up to a maximum of \$500 per week for costs actually incurred for tutoring, travel costs etc to assist the full time student.

EXCESS

7 days

BENEFIT PERIOD

104 weeks from the date of injury.

Other benefits available but not listed are:-

- Emergency Home Help
- Out of Pocket Expenses
- Broken Bones Benefit

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

How To Make A Claim

PERSONAL ACCIDENT

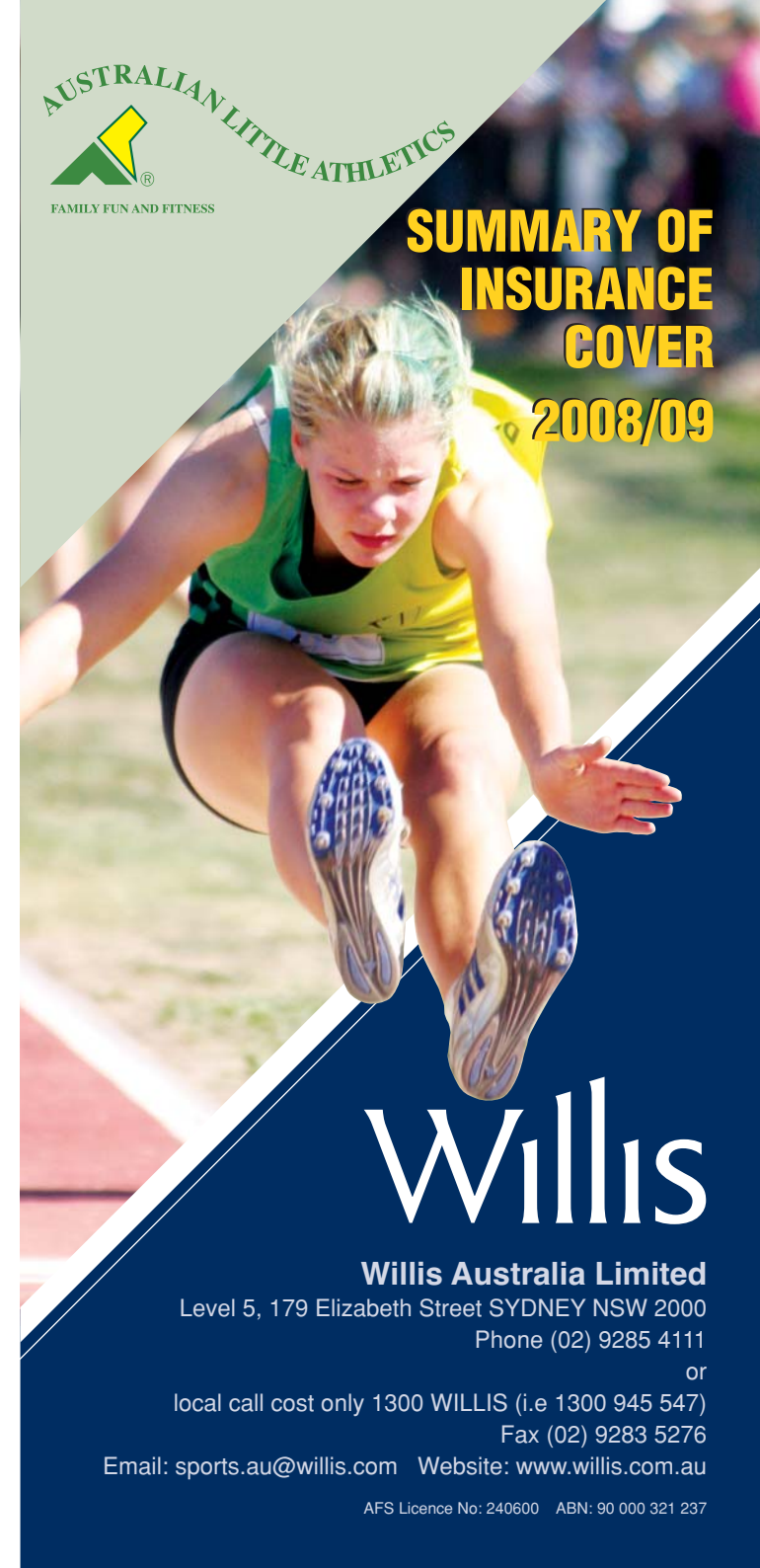
- A claim form will need to be completed and submitted as soon as possible (contact Willis to obtain a claim form).
- The declaration on the claim form needs to be signed by your Centre and then forwarded to your State Association.
- Your State Association will forward your claim form to Willis along 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.

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 ph: 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 ALA.
- 2) This insurance program commenced on 31 August 2008 and expires on 31 August 2009.
- 3) Willis Australia Limited has arranged this insurance program to provide benefits to those registered members of ALA 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) ALA 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 Program is Australis Underwriting Pty Ltd for and behalf of QBE Insurance (Australia) Limited. The insurer for the Personal Accident Policy is ACE Insurance Limited.



Willis

Willis Australia Limited

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Phone (02) 9285 4111

or

local call cost only 1300 WILLIS (i.e 1300 945 547)

Fax (02) 9283 5276

Email: sports.au@willis.com Website: www.willis.com.au

Introduction

Willis Australia has designed this insurance program for Australian Little Athletics (ALA) and its members.

This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by ALA. These activities include track and field events, training, meetings, fundraising activities, ALA athletes competing in sanctioned senior competitions 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 and has organised this insurance program in association with ALA. 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 all trialling members, members, officials, accredited coaches, directors, executives and volunteers of ALA.

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 and 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 ALA 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 when conducting ALA sanctioned coaching activities, which result 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 all claims. The payment of the excess is the responsibility of the defending party and will not be paid by ALA unless otherwise agreed.

c) Personal Accident Insurance

SCOPE OF COVER

Coverage applies whilst members are involved in sanctioned ALA activities. These activities include track and field events, training, meetings, fundraising activities, ALA athletes competing in senior competitions sanctioned by little athletics and travel to and from these activities.

This section provides cover for members aged between 3 and 80 years of age (85 years for voluntary workers).

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 payment is \$250,000.

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
- X-rays
- Anaesthetist's Fees



Further information on the Australian Little Athletics insurance program can be obtained by visiting www.willis.com.au/ala

