



Gow-Gates in partnership with Australian Athletics & Little Athletics Australia

Australian Athletics & Little Athletics Australia Insurance Program

Athletes, Volunteers & Officials 2025-2026 Summary Brochure

The Australian Athletics (AA) and Little Athletics Australia Insurance Program has been arranged by AA/LAA on behalf of all Insured persons. The program is administered by Gow-Gates Insurance Brokers.

Important Notes

This brochure is a summary only of the main points of coverage. The information is of general nature only, no consideration has been made in regard to your own personal needs and/or circumstances.

Please refer to the policy documents available to download from the website [Australian Athletics & Little Athletics Australia](#) for complete policy terms and conditions. For any advice or additional insurance cover that you may require please contact Gow-Gates.

The Personal Accident and Public & Product Liability & Professional Indemnity Insurance program commences on 30 April 2025 and expires on 30 April 2026.

This summary is prepared by Gow-Gates Insurance Brokers Pty Ltd (ABN 12 000 837 785 | AFSL 245423).

For further information visit: [Australian Athletics & Little Athletics Australia](#).



Group Personal Accident

Who's covered*	<i>Australian Athletics & Little Athletics Australia, including;</i> all affiliated State Associations, Centres, Clubs and all registered members, officials, accredited coaches, voluntary workers, executives, and members of the Board of Management and/or subsidiary and/or related Corporations
What's covered	Participants who suffer injuries arising out of participation in sanctioned activities.
When are you covered	Participating in sanctioned activities. As well as: events, games, tournaments and training sessions and training camps, coaching, the rendering of first aid, provision of food and drink, publication of newsletters, sale of merchandise, property owners or property occupiers liability, and social activities including awards presentations, fundraising, BBQ's and other social gatherings and any other activity incidental thereto
Where am I covered	Worldwide
Capital Benefits	Capital Benefits are a lump sum benefit that is provided in the event of Death and Permanent Disability. Benefits are payable based on a table of events available in the full policy wording. Some of the benefits payable include: <ul style="list-style-type: none">• Death - \$100,000 (Under 18 years \$25,000. Over 65 years \$20,000)• Paraplegia and Quadriplegia - \$500,000• Loss of sight of one eye - \$50,000• Loss of use of one limb - \$35,000

Loss of Income (Weekly Benefit)

Weekly benefits are payable whilst you are wholly and continuously unable to work and/or attend tertiary studies.

Income Earners

85% of net income or \$700 per week (whichever is the lesser) for 104 weeks.

A 7-day excess applies.

Student Allowance (Non-Income Earners)

Student Allowance costs up to \$500 per week for 104 weeks.

A 7-day excess applies.

Domestic Home Help (Non-Income Earners)

Authorised home tutor costs up to \$500 per week for 104 weeks. A 7-day excess applies.

Non-Medicare Medical Expenses

Non-Medicare Medical Expenses covers medical expenses for which there is no reimbursement (wholly or partly) from Medicare.

Benefits Covered:

- 100% of Non-Medicare Medical Benefits
- Maximum Payable \$2,500
- \$75 excess

Physiotherapy Benefits:

Visits	Reimbursement (%)
Visits 1 to 5	95% of the fee charged less rebates from other sources
Visits 6 to 10	80% of the fee charged less rebates from other sources
All other visits	75% of the fee charged less rebates from other sources

The Health Insurance Act (Cth) 1973 does not permit the insurer to contribute to expenses which are wholly or partly claimable through Medicare.

Examples of expenses covered:

- Private Hospital Accommodation
- Physiotherapy
- Ambulance
- Dental
- Chiropractic & Osteopathy

Examples of expenses not covered:

- Doctors and Surgeons Fees
- X-Rays
- Anesthetists' Fees
- Public hospital costs
- MRI Scan's*

*MRI scans are generally claimable through Medicare. However sometimes the referrer and/or provider are not registered with Medicare. In this situation, you are eligible to claim through AA/LAA Personal Accident Insurance Policy.

Other Benefits	<p>There are other benefits payable under the AA/LAA Insurance Program for expenses which may be incurred as a result of an injury.</p> <p>Full details of these benefits as well as policy conditions are contained in the policy wording. A copy of the policy wording can be accessed at Australian Athletics & Little Athletics Australia</p>
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Voluntary Workers	<p>Non-Medicare Medical Expenses covers medical expenses for which there is no reimbursement (wholly or partly) from Medicare.</p> <p>Benefits Covered:</p> <ul style="list-style-type: none"> ▪ 100% of Non-Medicare Medical Benefits ▪ Maximum Payable \$5,000 ▪ \$75 excess
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Injury	Benefit
Neck, Skull or Spine	\$3,000
Hip	\$1,500
Jaw, Pelvis, Leg, Ankle or Knee	\$1,000
Cheekbone, Shoulder, Hairline Fracture (Skull or Spine)	\$600
Arm, Elbow, Wrist or Rib	\$500
Nose or Collar Bone	\$400
Finger, Thumb, Foot, Hand or Toe	\$150

Public and Product Liability

What's covered	<p>Public Liability insurance is designed to help protect insured entities if a third party claims they have suffered a serious injury, or their property has been damaged due to the insured entities alleged negligent activities.</p> <p>Product Liability is designed to help protect insured entities if a third party claims they have suffered a serious injury, or their property has been damaged due to goods that insured entities supply.</p>
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Where am I Covered	Worldwide excluding North America
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Limit of Liability	\$30,000,000 any one occurrence and in respect of Products any one period of insurance
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Excess	<p>Personal Injury Claims – Nil</p> <p>Property Damage Claims - \$500 each and every occurrence</p>
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Claims Made Policy	The Molestation endorsement is a “Claims Made Policy”. If at any time you become aware of circumstances which may or could give rise to a claim under this policy, then written notice should be provided to Gow-Gates without delay to ensure entitlements to a claim under the policy are not prejudiced.
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Who is in the insurer	Underwritten by Certain underwriters at Lloyd’s & HDI Global Specialty SE-Australia under contract number B1750L230503 & SCA/PL/2024 respectively
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Claims Process

Personal Accident

Please follow the below process when lodging a claim under AA/LAA Personal Accident Policy:

1. Download a claim form at:
 - This can be accessed here - [Claim Submission](#)
 - Alternatively, visit the AA/LAA insurance webpage - [Australian Athletics & Little Athletics Australia](#)
2. Complete the claim form
 - Ensure all sections are completed online
3. Submit Additional Paperwork and Information (only if requested):
 - Medical certificates confirming the period of injury (Certificate of Capacity);
 - Proof of earnings documentation.

Points to Remember

- All Insured Persons must be registered with AA/LAA for coverage by this insurance program.
- Only injuries which occur during the policy period and at sanction events are covered under this Policy.

No cover is provided for:

- Any pre-existing defect, infirmity or sickness the insured person suffered from at the time of the accident
 - Self-infliction
 - Being under the influence of Drugs or alcohol
 - Criminal acts
 - Contamination by radioactivity
 - Injuries which occur outside the policy period
 - Pregnancy or related complications.
- It is recommended that all Insured Persons take out separate Private Health Insurance and/or Personal Income Protection, Life Insurance and Trauma cover.
 - Should you wish to learn more about the Loss of Income Top-Up Coverage, please refer to [Australian Athletics & Little Athletics Australia](#) and complete the application.

Public & Product Liability & Professional Indemnity

Notify Gow-Gates immediately of your intention to lodge a liability claim via one of the following options:

Phone: 02 8267 9999

Email: sport@gowgates.com.au

Do not admit liability under any circumstances.

Download a claim form via:

[Australian Athletics & Little Athletics Australia](#)

Complete all sections of the claim form

Email completed claim form to sport@gowgates.com.au

Gow-Gates will confirm receipt of your claim form or contact you should they require more information. Please contact Gow-Gates directly if you have not received a confirmation of your claim within 7 days.