



## Athletics Australia & Little Athletics Australia Insurance Program

### Club, Centre & Member Association

#### 2023-2024 Summary Brochure

The Athletics Australia (AA) and Little Athletics Australia (LAA) 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 a 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

<https://www.gowgates.com.au/industries/sport-clubs-and-associations> 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 31 August 2023 and expires on 31 April 2024.

This summary is prepared by Gow-Gates Insurance Brokers Pty Ltd (ABN 12 000 837 785 | AFSL 245423).  
For further information visit: <https://www.gowgates.com.au/industries/sport-clubs-and-associations>.



### Group Personal Accident

<b>Who's Covered</b>	<i>Athletics Australia &amp; 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
<b>What's covered</b>	Participants who suffer injuries arising out of participation in sanctioned activities.
<b>When are you covered</b>	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
<b>Where am I covered</b>	Worldwide
<b>Capital Benefits</b>	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"><li>Death - \$100,000 (Under 18 - \$25,000) (Over 65 - \$20,000)</li><li>Paraplegia and Quadriplegia - \$500,000</li><li>Loss of sight of one eye - \$50,000</li></ul>

## 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
- Anaesthetists' 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.

<b>Voluntary Workers</b>	<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"> <li>▪ 100% of Non-Medicare Medical Benefits</li> <li>▪ Maximum Payable \$5,000</li> <li>▪ \$75 excess</li> </ul>
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<b>Broken/Fractured Bones Benefit</b>	<b>Injury</b>	<b>Benefit</b>
	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

<b>Other Benefits</b>	<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 <a href="https://www.gowgates.com.au/industries/sport-clubs-and-associations">https://www.gowgates.com.au/industries/sport-clubs-and-associations</a></p>
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## Public and Product Liability

<b>What's Covered</b>	<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>
<b>Where am I Covered</b>	Worldwide excluding North America
<b>Limit of Liability</b>	\$30,000,000 any one occurrence and in respect of Products any one period of insurance
<b>Excess</b>	<p>Personal Injury Claims – Nil</p> <p>Property Damage Claims - Nil</p>
<b>Claims Made Policy</b>	The Sexual Abuse/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.
<b>Who is in the insurer</b>	Underwritten by Certain underwriters at Lloyd’s & HDI Global Specialty SE-Australia under contract number B1750L230503 & SCA/PL/2023 respectively.



## Property

<b>What's Covered</b>	Athletics Australia, Little Athletics Australia and your Member Association provide a minimum level of property coverage for all Clubs and Centres.																					
<b>Limit of Liability</b>	<p>The following Limits of Liability applies to each insured situation:</p> <table border="1"> <thead> <tr> <th>Coverage</th> <th>Limit of Liability</th> <th>Deductible</th> </tr> </thead> <tbody> <tr> <td>Flood* (Specified Clubs with less than \$20,000 declared value)</td> <td>\$5,000</td> <td>\$2,500</td> </tr> <tr> <td>Flood* (Specified Clubs with more than \$20,000 declared value)</td> <td>\$7,500</td> <td>\$2,500</td> </tr> <tr> <td>Bushfire</td> <td>\$5,000</td> <td>\$1,000</td> </tr> <tr> <td>Athletic Tracks (Only to apply to Specified Clubs)</td> <td>\$7,500</td> <td>\$1,000</td> </tr> <tr> <td>Machinery Breakdown</td> <td>Not Insured</td> <td>N/A</td> </tr> <tr> <td>Named Cyclones</td> <td>Not Insured</td> <td>N/A</td> </tr> </tbody> </table> <p>*No Flood Cover for Clubs irrespective of declared values located; - Above the 26<sup>th</sup> south parallel – Situated within 500m of any lake, river, creek or other natural watercourse.</p> <p>Please note that further deductibles and maximum aggregate limits apply to the Policy. The above is not an exhaustive list of limits and applicable deductibles, please consult Gow-Gates for full Policy details.</p>	Coverage	Limit of Liability	Deductible	Flood* (Specified Clubs with less than \$20,000 declared value)	\$5,000	\$2,500	Flood* (Specified Clubs with more than \$20,000 declared value)	\$7,500	\$2,500	Bushfire	\$5,000	\$1,000	Athletic Tracks (Only to apply to Specified Clubs)	\$7,500	\$1,000	Machinery Breakdown	Not Insured	N/A	Named Cyclones	Not Insured	N/A
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<b>Can I upgrade my level of Coverage?</b>	Yes, Clubs and Centres can upgrade their base level of cover. This may incur an additional cost charged by the Insurer. Gow-Gates are able to assist your Club or Centre upgrade your base level of cover. Please contact <a href="mailto:sport@gowgates.com.au">sport@gowgates.com.au</a> .																					
<b>What should I do in the event of a claim</b>	In the event of a claim, please contact <a href="mailto:sportclaims@gowgates.com.au">sportclaims@gowgates.com.au</a> immediately, and provide the <u>Date</u> , <u>Location</u> and <u>Summary</u> of the incident. Should the Insured Club have any additional receipts (or other proof of ownership documents), police reports and photographs to support the claim, please enclose in the covering email.																					
<b>Who is The Insurer</b>	The Barn Underwriting Agency - A Business Name of Market Lane Insurance Group Pty Ltd																					



## Management Liability

<b>What's Covered</b>	<p>Management Liability insurance is designed to help protect the insured entity and management of insured entities against alleged or actual Wrongful acts. This can include;</p> <ul style="list-style-type: none"> <li>• Wrongful acts by management, committee members and Directors &amp; Officers</li> <li>• Fraud and Dishonest acts by employees, volunteers and other insured persons</li> <li>• Claims made by employees, volunteers and other insured persons relating to employment practices – includes harassment, bullying, wrongful dismissal, etc.</li> <li>• Breaches of Statutory Legislation &amp; Tax Audit Costs</li> </ul>
<b>Limit of Liability</b>	\$10,000,000 any one claim and \$10,000,000 in the aggregate
<b>Standard Excess</b>	\$5,000 each and every claim (Applicable excesses may vary dependent on policy response)
<b>Claims Made Policy</b>	This policy 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.

# Claims Process

## Management Liability, 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](mailto:sport@gowgates.com.au)

Do not admit liability under any circumstances.

Download a claim form for the Gow-Gates Sports website.

Complete all sections of the claim form

Email completed claim form to [sport@gowgates.com.au](mailto: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.

## Personal Accident

All claims need to be submitted online via the Sports Claims Portal. To find the portal appropriate to you and your Club:

1. Visit the Gow-Gates Athletics Australia/Little Athletics Australia Website
2. Select your relevant Member Association
3. Navigate to the 'Claims' section and follow the link to lodge your claim online - <https://au.sportscovers.com/claimrequest/pa?client=Athletics>
4. Complete all relevant fields

## Points to Remember

- All Insured Persons must be registered with Athletics Australia and Little Athletics Australia for coverage by this insurance program.
- Only injuries which occur during the policy period are covered.

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
  - War and terrorism
  - Aerial activities
  - Being under the influence of Drugs or alcohol
  - Criminal acts
  - Psychiatric or psychological disorder
  - Contamination by radioactivity
  - Sickness, disease or disorder of any kind
  - Injuries which occur outside the policy period
  - Pregnancy or related complications.
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- It is recommended that all Insured Persons take out separate Private Health Insurance and/or Personal Income Protection, Life Insurance and Trauma cover.

### **Duty of Care Statement**

Upon enrolling in a club affiliated with Athletics Australia or Little Athletics Australia, it is emphasised that athletics is a physically demanding sport involving exertion. Potential, notwithstanding all safety guards, exists for an athlete to sustain injury. Athletes are therefore reminded of their obligation to prepare themselves for training and matchday sessions, by engaging sufficiently in warm up activities and maintain an adequate level of fitness.

As a measure of your club and Athletics Australia and Little Athletics Australia support to all Insured Persons, they have arranged insurance cover as set out in this document and for your benefit and risk protection.

In addition to these policies all Insured Persons are encouraged to take out private health insurance, life insurance and any further cover over and above that is outlined on the previous page to ensure individual needs and circumstances are met.

For any advice or additional insurance cover that you may require please contact Gow-Gates.

### **Who can I talk to about an issue or complaint?**

First talk to Gow-Gates, ask for claims staff for the Athletics Australia and Little Athletics Australia Insurance Program.

If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact the complaints manager on 02 8267 9999 or put your complaint in writing to [info@gowgates.com.au](mailto:info@gowgates.com.au) or by mail at:

Complaints Officer  
Gow-Gates Insurance Brokers GPO Box 4731  
Sydney NSW 2001

Please mark the envelope "Notice of Complaint." We will endeavor to resolve your complaint quickly and fairly.

If your complaint cannot be resolved to your satisfaction within 21 days, you may have the right to refer the matter to the Australian Financial Complaints Authority (AFCA).