

SUMMARY OF INSURANCE FOR HANDBALL AUSTRALIA

INSURANCE PROGRAM
2021/2022



INTRODUCTION

V-Insurance Group has worked closely with Handball Australia (HA) to design this insurance program for HA and their affiliated State/Territory Associations including all affiliated clubs and individual members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by the HA. These activities include sanctioned events, training, competition, official social functions, committee 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 V-Insurance Group.

WHO IS INSURED?

This program covers HA and all affiliated State & Territory associations, clubs, registered members, employees, coaches, officials and voluntary workers.

WHAT IS COVERED?

This program incorporates three covers;

- 1) Public Liability
- 2) Professional Indemnity
- 3) Personal Accident

PUBLIC & PRODUCTS LIABILITY INSURANCE

Scope of Cover

This policy provides protection for insured entities and members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world (excluding US and Canada).

Limit of Liability

The cover provided is up to a maximum of \$20,000,000.

Excess

\$1,000 excess for each and every claim.

PROFESSIONAL INDEMNITY INSURANCE

Scope of Cover

This policy 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

\$1,000 excess for each and every claim.

PERSONAL ACCIDENT INSURANCE

Scope of Cover

Coverage applies whilst members are involved in sanctioned HA activities. These activities include all official events, training, competition, official social functions, committee meetings, fundraising activities and travel to and from these activities.

This policy provides cover for members aged between 2 and 100 years of age.

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 an accidental death or a Permanent Disability. The scale of benefits is defined in the policy. The maximum benefit is \$100,000.

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 (ie the "Medicare gap" is not claimable due to government legislation).

The most common "Non-Medicare" expenses include:

- Private Hospital Bed & Theatre Fees
- Dental
- Ambulance
- Chiropractic
- Physiotherapy
- Osteopathy

Medical expenses that are covered by Medicare (ie not covered by this sports injury policy) include:

- Doctor's Fees
- Surgeon's Fees
- Anaesthetist's Fees
- X-rays

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