

PETANQUE AUSTRALIA MEMBER INSURANCE COVER

FREQUENTLY ASKED QUESTIONS

Please find below a list of common insurance enquiries. The questions have been sorted under the following 3 headings:-

1. General

2. Public and Products Liability/Professional Liability

3. Personal Accident

If your enquiry is not listed below, please contact Willis Sport and Leisure on (02) 9285 4111 or local call cost only 1300 WILLIS (i.e. 1300 945 547)

1. GENERAL

What is the Period of Insurance for the National Program?

7th December 2006 at 4pm Local Standard Time to 7th December 2007 at 4pm Local Standard Time

What insurance products are insured under the National Program?

Public and Products Liability, Professional Liability and Personal Accident (Sports Injury)

Who is insured under the National Program?

This program covers all financial members, temporary members, officials, accredited coaches, umpires, executives and volunteers of Petanque Australia and its affiliated State Associations and clubs.

How do I join the National Program?

Coverage is provided automatically as part of your Petanque Australia club membership. For membership enquires please contact Petanque Australia.

Is Building or Property Insurance (i.e. fire and theft) provided under the National Program?

No, your premises and its contents are not covered under this Program for any material damage or theft. If you would like a quotation for this type of insurance please contact Willis Australia on (02) 9285 4111 or 1300 945 547 or send us an email to sports.au@willis.com

What measures can State Associations/Clubs take in order to minimise risks and reduce potential claims?

- a. Ensure that all participants are registered members of Petanque Australia prior to commencing their activities.
- b. Actively encourage coaches to undertake accreditation courses.
- c. Keep an injury register/record of all injuries sustained in any petanque related activity.
- d. Ensure that you are incorporated (and maintain your incorporated status) and your bylaws are current and up to date (including the provision of appropriate Discipline and Grievance clauses and Procedures).

What do I do if I have a complaint about the National Program?

Please address any complaints regarding the Petanque Australia Insurance Program to Willis Sport and Leisure via email to sports.au@willis.com or mail to PO Box Q216, QVB Post Shop 1230

Who is Willis?

Willis is the licensed insurance broker who has arranged this insurance program for Petanque Australia. They act of behalf of Petanque Australia and not any insurer. Willis is one of the world's largest insurance brokers. They have 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

2. PUBLIC AND PRODUCTS LIABILITY INSURANCE/PROFESSIONAL LIABILITY

What is Public and Products Liability insurance?

Public and Products Liability insurance is designed to protect you in the event that you are sued by a third party for injuries caused to them or any damage caused to their property. Public Liability insurance will cover the cost of compensation to the third party, should you be found negligent including any associated defence costs.

What is Products Liability insurance?

Product liability insurance will cover you in the event that any goods that you supply cause injury, illness, loss or damage to a member of the public. This could include food prepared and sold at a fundraising day.

What is Professional Liability insurance?

Professional Liability insurance will cover you in the event that you are sued by a person who claims they were injured as a result of your professional negligence. This insurance mainly provides cover for registered coaches who give advice when a member is training or competing in an event

What is the excess on the Public and Products Liability and Professional Liability policies?

There is a \$1,000 excess for each and every occurrence for Public and Products Liability and Professional Liability claims.

Who is responsible for paying the excess on Public and Products Liability and Professional Liability claims?

The payment of the \$1,000 excess is the responsibility of the defending party and will not be paid by Petanque Australia.

What activities are covered under the Public and Products Liability policy?

Administration, promotion, organisation and participation in Petanque Australia activities including sanctioned 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, social activities including awards presentations, fundraising, BBQ's and other social gatherings.

Please note that some fundraising and extreme training techniques may not be covered by the definition of "Activities Covered" in this policy e.g. bungee jumping, car rallies, bull riding rodeos etc. Please contact Willis on (02) 9285 4000 or 1300 945 547 if you are unsure as to whether you require insurance cover for any other activities.

What are sanctioned activities?

Sanctioned activities are those activities that are approved by Petanque Australia or their affiliated State Associations or Clubs. Sanctioned activities include training and events that are organised by these groups.

How can we prove that we have Public Liability Insurance?

If you are asked to provide proof of insurance by anyone (e.g. local council or a property owner) you will require a Certificate of Currency. Petanque Australia Certificates of Currency are available from Petanque Australia or by contacting Willis.

Is the Association/Club covered for any fundraising events that we may have throughout the season?

Yes, Association and club fundraising activities are automatically covered under the National Insurance Program. These activities may include but are not restricted to trivia nights, presentation nights, membership drive sausage sizzle at the local shops

etc. However, some activities such as the use of jumping castles could be excluded under the policy. Please refer to Willis for confirmation that the activity is covered.

Are external contractors covered?

No, external contractors should carry their own public liability insurance.

What should an Association/Club do before signing a Hire Agreement?

Thoroughly read any agreement before signing. A lease/hire agreement is a legal document and as such it would always be advantageous to have a suitably qualified legal expert review any hire/lease agreements.

In most cases lease/hire agreements will make reference for insurance or include an indemnity/hold harmless clause. It is our recommendation that you refer any agreements containing these clauses onto our office to ensure you are aware of any insurance implications.

3.PERSONAL ACCIDENT

What is Personal Accident (Sports Injury) insurance?

Personal Accident insurance is a policy that covers you in the event that you are injured whilst participating or travelling to or from training or events that are sanctioned by Petanque Australia or their affiliated State Associations or clubs. The policy will pay out an income or a lump sum in the event of disability, disablement or death, caused by an accident.

What does the Personal Accident (Sports Injury) insurance cover?

The Personal Accident policy covers items such as death, disablement, non-Medicare medical expenses, loss of income, student tutorial costs and domestic home help costs. You are covered for injuries even if the accident was your fault.

When does the cover apply?

Cover applies in the following circumstances:-

- (a) Competing in official club, state and national events
- (b) Organised training or practice sessions for activities as described in (a) above.
- (c) Travelling directly between activities in (a) or (b) above, and your residence or place of employment.
- (d) Staying away from your home district during a tour for the purpose of participating in sanctioned activities
- (e) Engaging in voluntary, administrative or organised social activities of Petanque Australia or its affiliated Associations or Clubs.

Do I need to have private health insurance if I am covered by the personal accident section of this program?

This is a personal decision. However, it must be remembered that the personal accident cover is limited to keep the costs as low as possible.

What constitutes organised training?

Organised training is training that is approved by either Petanque Australia or an affiliated State Association, your club or a coach.

What do I do if I am involved in an accident?

1. Advise your club official who will arrange for an incident report form to be completed.
2. Complete a claim form and submit to Petanque Australia at PO Box 2258 Richmond. VIC. 3121.

If you have any questions or require assistance, please contact Willis Insurance brokers on (02) 9285 4111 or 1300 945 547

Where can I find a Personal Accident claim form?

A claim form is located on this website by clicking [here](#). Alternatively, please contact Petanque Australia or Willis Insurance brokers on (02) 9285 4000 or or 1300 945 547

When should I send in a Personal Accident claim form?

A claim form should be completed and submitted to Petanque Australia as soon as you become aware that you will be making a claim. You **do not** have to wait until after you have completed treatment for your injury. Please note that any treatment rendered necessary by injury must be completed within 12 calendar months from the date of such injury occurring for expenses to be covered.

Is the Medicare Gap claimable under the Personal Accident Policy?

No, the Health Insurance Act (Cth) 1973 **does not** permit the Insurer to contribute to any charges covered by Medicare (including the Medicare Gap). This means that any charges for treatment from a Doctor, Surgeon, Anesthetist or Surgeon's Assistant are not covered. It also means charges for X-Ray, some MRI Scans (if Medicare registered) and Public Hospitals are not covered. In addition, there will be no refund in respect of:

- a. any expenses recoverable by You from any other insurance scheme or plan providing medical or similar coverage or from any other source except for the excess of the amount recoverable from such other policies/plans.
- b. any expense to which the National Health Act (Cth) 1953 or any of the regulations made there under apply.

What are the age limitations under the Personal Accident Cover?

Capital Benefits section:	Maximum Benefit
Insured Persons Aged 2 to 79 years	\$250,000
Insured Persons Aged 80 to 90 years	\$10,000
Insured Persons Under 18 – Accidental Death Only	\$ 10,000

Non-Medicare Medical section:

Insured Persons aged 2 to 90 years.

Note: Cover for persons aged between 80 to 90 yrs is reduced.

Loss of Income

Insured Persons up to 79 years.

What is the maximum benefit period for Loss of Income and Non Medicare Medical Claims?

52 weeks.

What is the Excess / Elimination Period under the Personal Accident Policy?

There is a \$50 excess in respect to making a claim for non-Medicare medical treatment. If you are making a loss of income claim you are subject to a 7 day elimination period which also takes into account any accrued sick leave or other entitlements. This means that any loss of income during this period is not claimable.

Is the cost of Ambulance Transport covered under the Program?

Yes, Ambulance transport is a non-Medicare medical expense and as such covered under the Personal Accident section of the Program (up to the limits that you are entitled to).

Can I claim on my Private Health Insurance as well as the National Program for personal injury claims?

You must initially claim on your Private Health Insurance and then claim on the National Program for any non-Medicare medical costs that exceed the limits of your Private Health Insurance.

Can I claim loss of income benefits if I only work on a casual basis?

Yes, you can claim loss of income benefits if you work on a full time, part time or casual basis. The weekly accident benefit is 85% of your net weekly income up to a maximum of \$600 per week (for members up to 79 years of age), whichever is the lesser. Please note that your employer needs to complete the loss of income section of the claim form.

Can I make more than one claim during the year?

Yes, you can make more than one claim during the year. It is important however, that you obtain a clearance from your treating physician prior to returning to playing petanque.

Example of a Medical Claim

Barry is a 32 year electrician who has injured his leg whilst competing in a sanctioned Petanque Australia event. He has been advised by his local doctor that he has to undertake physiotherapy treatment, as well as have some x-rays. He is advised that he requires surgery. Barry has a weekly earning of \$1,000 net per week. As a result of his injuries, he has 12 weeks off work.

PAYING THE CLAIM

Medical Expenses

(Government legislation does not allow General insurers to cover any costs subject to a Medicare rebate)

Private practitioner visit	Covered by Medicare*
Surgeon	Covered by Medicare*
X-Ray/MRI	Covered by Medicare*

Anesthetist	Covered by Medicare*	
Public Hospital Accommodation	Covered by Medicare*	
Private Hospital accommodation 3 days @\$500		\$1,500
9 Physiotherapy visits@ \$50 per visit		\$450
	Sub Total	\$1,950
	Maximum Benefit	\$1,500.00
	Excess Payable	\$50.00
<u>Total non-Medicare Payment</u>		\$1,450.00
<u>Loss of Income</u> 12 weeks @ \$600 per week (less 7 day excess)		\$6,600.00
Total Claim Payment		\$8,050.00

***Medicare may not provide 100% reimbursement for all treatment. In some cases a "GAP" (i.e shortfall) may be payable.**