

# Australian Outrigger Canoe Racing Association

## Insurance Program



Quick Guide  
2019 / 2020



**Gallagher**

Insurance | Risk Management | Consulting

Dear AOCRA registered Affiliate / Participant,

We are pleased to present this quick guide to the 2019/2020 AOCRA insurance program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available on the Gallagher website at: **[sport.ajg.com.au](http://sport.ajg.com.au)**.

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the "Medicare Gap", (refer to National Health Act 1953).

The cover provided under this program is not "comprehensive" and is intended to compliment other insurance cover you may have in place. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health insurance) and we encourage all participants to consider their own individual needs and circumstances in relation Private Health, Life and Income Protection insurance. It is an individual's responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable 2019/2020 season.

Yours sincerely,

**Gallagher Sport**

Endorsed by:



## Scope of cover

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### Insured Persons

All registered members affiliated with AOCRA, employed Coaches, Registered Officials, Administrators and Voluntary Workers.

### Scope of Cover - Personal Accident

The policy provides worldwide coverage for injury\* whilst involved in the following authorised/sanctioned activities or events:

- Competing in official events
- Participating in training or practice sessions, or official functions, where authorised by AOCRA
- Travelling to or from official events, training, meetings or official functions
- Engaged in authorised and sanctioned voluntary work/committee meetings

**NOTE:** End of season social trips are not covered under this policy.

\* Injury, in the context of this policy, means bodily injury which:

- Is sustained during the policy period and whilst engaged in the above insured activities; and
- Is a result of an accident caused by sudden, violent, external and visible means; and
- Occurs solely and directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital conditions or heatstroke.

**IMPORTANT NOTE:** Non Medicare medical expenses. Insurers are not legally allowed to provide benefits on any medical expenses partially or wholly covered by Medicare, including gap payments.

# Benefits

## Insured Person

Cover	Limit
Public Liability	\$20,000,000
Products Liability	\$20,000,000
Professional Indemnity	\$ 5,000,000

Capital Benefits	
Death & other Capital Benefits	\$50,000
Under 18 Death benefit limited to	\$10,000

Loss of Income / Student Assistance	
Weekly Benefit	\$350 maximum
% of Benefit	100%
Benefit period	52 weeks
Excess	7 days

Home Help	
Weekly Benefit	\$350 maximum
% of Benefit	100%
Benefit period	52 weeks
Excess	7 days

Parents Allowance	
Daily benefit	\$25
Maximum benefit	\$1,500

Non-Medicare Medical	
Limit	\$2,000
Benefit	80%
Excess (no Private Health Insurance)	\$50
Excess (Private Health Insurance)	Nil

Funeral Expenses	
Limit	\$5,000

Ancillary Non Medical Expenses	
Travel & accommodation expenses to receive treatment - Limit	\$1,500
Note: Accommodation expenses capped at \$150 per night	

**IMPORTANT:** Please refer to policy wording for full terms and conditions and exclusions

## How do I make a claim?

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AOCRA needs to be made aware of your injury at the time, or within 7 days after, so please ensure an injury report form is completed. Go to the AOCRA website for more information.

To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

### Step 1:

Obtain a claim form from Gallagher by calling **1800 931 129** or download by visiting **[sport.ajg.com.au/make-a-claim](https://sport.ajg.com.au/make-a-claim)**.

### Step 2:

Arrange for your doctor to complete the 'Medical Statement' section of the claim form.

### Step 3:

Arrange for your club President, Treasurer or Secretary to complete 'The Club's Declaration' section of the claim form. If claiming loss of income, you will need your employer complete 'The Member's Employment Details' section of the claim form.

### Step 4:

Return the completed claim form to Gallagher via:

Email: **[sport@ajg.com.au](mailto:sport@ajg.com.au)** or by post to:

Gallagher Sporting Claims,  
GPO Box 859, Brisbane,  
QLD 4001.

## How do I make a Liability Insurance claim?

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It is essential that you notify Gallagher Sport immediately on **1800 931 129** of any potential claim. We will then provide you with advice as how to proceed.

**IMPORTANT:** Please refer to policy wording for full terms and conditions and exclusions.

**Direct to your Insurance Advisor**

**sport.ajg.com.au**

**1800 931 129**



**Gallagher**

Insurance | Risk Management | Consulting

**Contact us**

Arthur J. Gallagher & Co (Aus) Limited.

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North Sydney NSW 2060

1800 931 129

sport@ajg.com.au

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