

Australian Veterans Cycling Council Inc.

National Insurance Program



Quick Guide 2020



Gallagher

Insurance | Risk Management | Consulting



Dear AVCC registered member,

We are pleased to present this quick guide to the 2020 AVCC Sports Injury 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**.

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 2020 season.

Yours sincerely,

Gallagher Sport

Scope of cover

Insured Persons

Australian Veterans Cycling Council Inc (AVCC); All AVCC registered clubs and their members, volunteers, officials, umpires and adjudicators.

Scope of Cover

For registered members of the AVCC, benefits are applicable to injury occurring during any and all bike riding activities 24hrs a day, unless the AVCC insured member is competing in an event / race that is not conducted under the endorsed protocols of the AVCC Inc.

Cover also includes staying away from home and travel to take part in a competition, game, performance, social function, training session or administrative activities.

What does injury mean?

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 while they are covered as an Insured Person under this Policy;
- 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.

Benefits

Personal Accident

Capital Benefits	Limit
Death & Disablement	\$100,000
Training & Social (24hr)	\$10,000

Loss of Income	Limit
Weekly Benefit	\$500
% of Benefit	100%
Benefit period	52 weeks
Excess	14 days

Non-Medicare Medical	Limit
Limit	\$1,500
Benefit	80%
Excess	\$100

Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider.

Funeral Benefit	Limit
Benefit	\$5,000

Memoriam Benefit	Limit
Memoriam Benefit	\$1,000

Insurer	Sportscover Australia Pty Ltd.
Policy wording	SCA Player Accident Lloyds Policy Wording 11.18.

Liability

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

Insurer	Sportscover Australia Pty Ltd.
Policy wording	Association Liability Policy Wording 11.18

Member Bike Damage: There is no cover under this policy for damage to members bikes and equipment.

How do I make a claim?

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**.

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** or by post to:

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

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

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Contact us

Arthur J. Gallagher & Co (Aus) Limited.

ABN 34 005 543 920, AFSL 238312

Level 12, 80 Pacific Highway,

North Sydney NSW 2060

1800 931 129

sport@ajg.com.au

Arthur J. Gallagher & Co (Aus) Limited. Operates under AFSL No. 238312. Any advice provided in this document does not consider your objectives, financial situation or needs. You should consider if the insurance is suitable for you and read the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) before buying the insurance. If you purchase this insurance, we may charge you a fee for our service to you. Ask us for more details before we provide you with any services on this product. PDS available on request. Our FSG is available on our website, www.ajg.com.au. Arthur J. Gallagher & Co (Aus) Limited. ABN 34 005 543 920, Level 12, 80 Pacific Highway, North Sydney, NSW 2060. REF2665-0120-V1.1