



Boxing Australia

Insurance Program



Quick Guide
2019/20



Gallagher

Insurance | Risk Management | Consulting

Dear Boxing Australia members,

We are pleased to present this quick guide to the 2019/20 Boxing Australia 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.aig.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 2019/20 season.

Yours sincerely,

Gallagher Sport

Scope of cover

Who is covered?

The Boxing Australia Insurance Program provides cover to Boxing Australia (BA) Limited, each of BA's Member Associations (MA) and members of BA and member association who are engaged in sanctioned/approved boxing activities. Membership verification is processed via Boxing Australia's National Membership Database.

There is no cover for boxing gyms, coaching organisations or other related businesses.

What is covered?

The Boxing Australia Insurance Program provides the following key areas of cover:

- Personal Accident Insurance
- Public Liability Insurance
- Products Liability Insurance
- Professional Indemnity Insurance

In general, all approved boxing activities are covered, including activities such as official boxing competitions, boxing training and boxing fitness activities as sanctioned by Boxing Australia.

For complete coverage details, please refer to: **sport.ajg.com.au**

What does Personal Accident Insurance cover?

The Personal Accident Policy provides financial assistance to insured individuals who sustain an injury during sanctioned boxing activities.

Please note: The Health Insurance Act 1973 (Cth) prohibits general insurers from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our web site or visit www.medicare.gov.au

What does Public Liability and Professional Indemnity cover?

Public Liability provides protection for insured organisations and/or individuals against legal and associated costs that may arise if accused of negligence.

Professional Indemnity is a sub-section of the Public Liability Policy. Professional Indemnity insurance provides protection for insured individuals against legal and associated costs that may arise if accused of negligent acts, errors or omissions.

Benefits

Personal Accident

Who is covered? Members of Boxing Australia actively engaged in and appropriately registered for the purposes of boxing activities. This includes officials and/or co-opted volunteers acting for and on behalf of Boxing Australia.	
Benefit	Limit and Excess
Capital Benefit	\$200,000
Non-Medicare Benefit	50% reimbursement (\$20 excess) Maximum \$1,500 per claim
Loss of Income	75% compensation to maximum \$210 per week (whichever is lesser) 10 day excess period 52 week benefit period.
Endorsement: This policy will not include any claim for Dental, Eye, Ear, Nose or any other injury to the Head, Brain or Neck (including physical and non-physical injuries) in bouts where participants do not wear approved head protection. It is agreed that Elite Male participants will not wear head protection during bouts as defined under the AIIBA and BAL technical rules, at all other times participating members must wear approved head protection.	

Public Liability / Professional Indemnity

Who is covered? Boxing Australia Limited and BA Member Association (i.e. state associations) And/or subsidiary and/or related corporations as defined under Australian Corporations Law and /or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests, inter-relationships and liabilities.	
Benefit	Limit and Excess
Public Liability	\$20,000,000 Any one loss and in the aggregate. \$0 excess
Products Liability	\$20,000,000 Any one loss and in the aggregate. \$0 excess
Professional Indemnity	\$5,000,000 Any one claim and in the aggregate. \$0 excess
Endorsement: Includes Participation cover, including sparring. Participants must wear approved head protection and mouth guards. It is agreed that Elite Male participating members will not wear head protection during bouts as defined under AIBA and BAL technical rules, at all other times participating members must wear approved head protection..	

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.



For more detailed information on the Boxing Australia program, view the 2019/20 National Insurance Program Handbook.

Direct to your Insurance Advisor

sport.ajg.com.au

1800 931 129



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Contact us

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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. REF2587-0719-V1.1