

CAMS NATIONAL INSURANCE PROGRAM 2018/2019

Personal accident insurance

Please note: the following information is an excerpt from the cams national insurance program handbook – available via sport.ajg.com.au

The CAMS National Insurance Program has been arranged by Gallagher Insurance Brokers on behalf of the Confederation of Australian Motor Sport (CAMS). With this in mind, the program is placed with the insurance providers on a group basis and therefore it is not issued on behalf of each individual member.

Please refer to the information below to see if this coverage is right for you and the activities in which you intend to participate.

For further advice please contact our Gallagher Sport Team.

Summary of Cover

The Summary of Cover below provides a general overview of the Program's Personal Accident Insurance.

Personal Accident Cover

Personal Accident insurance can provide financial assistance insured for individuals (including CAMS license holders, officials and volunteers) for certain costs associated with an injury sustained during a CAMS Permitted event.

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

Who is covered

Group Personal Accident Cover

- CAMS License Holders (i.e. drivers, co-drivers)
- CAMS Authorised Officials (representing CAMS)
- CAMS Accredited Media (as approved by CAMS)
- Passengers in CAMS non-competitive vehicles

Voluntary Workers Personal Accident Cover:

- Official volunteers at CAMS Permitted events

Insured Activities

CAMS License Holders

are covered whilst engaged in the following activities:

Whilst participating in CAMS Permitted events including practice sessions authorised and controlled by the Permit Holder. Cover commences from the time the CAMS License Holder reports or checks in prior to the start of competition (including scrutineering where applicable) or until all CAMS Procedures have been completed. In respect of all speed events, cover is limited geographically to the CAMS approved competition area. Cover can be extended to unofficial practice sessions at a Licensed CAMS Track provided the CAMS License Holder obtains formal approval by CAMS Track owner for such use.

CAMS Authorised Officials

are covered whilst engaged in the following activities:

Whilst participating in CAMS Permitted events. Cover commences from the time the CAMS Authorised Official leaves his/her normal place of residence or place of business until return to his/her place of residence or business. Cover terminates immediately after the official duties are completed unless the CAMS Authorised Official proceeds directly to their normal residence/business.

CAMS Accredited Media

are covered whilst engaged in the following activities:

Whilst undertaking authorized activities by CAMS or at a CAMS Permitted Event. Cover commences from the time the CAMS Authorised Media personnel leaves his/her normal place of residence or place of business until return to his/her place of residence or business.

Passengers in CAMS non-competitive vehicles

are covered whilst engaged in the following activities

Passengers in vehicles are covered whilst engaged in the following non-competitive activities under a CAMS Permit; CAMS approved Driver Training, Sponsor Days and Come 'n' Try Days. Note that coverage is subject to the Passenger completing a CAMS 'Passengers Ride Entry Form'

CAMS Official Volunteers

are covered whilst engaged in the following activities:

Whilst engaged in official voluntary work at CAMS Permitted events. All volunteers must sign in as per the event requirements and the CAMS Permit Holder must maintain a record of attendance. Cover terminates immediately after the official duties are completed.

Limits of Cover

The Summary of Cover below provides a general overview of the Program's Personal Accident Insurance.

Section	Description:	Limits and Excesses:
Lump Sum Benefits	Death and Capital Benefits	Up to \$100,000 Up to \$25,000 (if 75-85 years) Up to \$20,000 (if under 18 years)
Weekly Benefits	Loss of Income Benefit for Temporary Total Disablement	85% of Salary to maximum \$900 per week Benefit Period 156 Weeks Excess Period = 7 days
	Loss of Income Benefit for Temporary Partial Disablement	85% of Salary to maximum \$150 per week Benefit Period 156 weeks Excess Period = 7 days
Personal Wellbeing	Non-Medicare Medical Benefits*	100% of non-Medicare costs to maximum of \$2,000 Nil Excess
	Emergency Transport Benefits	Maximum \$30,000 any one insured person Nil Excess
	Emergency Home Help	Maximum \$250 per week Benefit Period 52 weeks 7 day waiting period
	Student Tutorial Benefit	Maximum \$250 per week Benefit Period 52 weeks
	Parents Inconvenience Allowance	Maximum \$25 per day to maximum \$1,500 per injury 48 hours waiting period
	Modification Benefit	Up to \$15,000
	Injury Rehabilitation Benefit	Up to \$5,000
	Out of Pocket Expenses (non-income earners only)	Up to \$250 per week Maximum \$2,000
	Funeral Expenses	100% to maximum \$7,500

***Please note:** The Health Insurance Act 1973 (Cth) prohibits general insurers (including the CAMS 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

GENERAL ADVICE WARNING:

The information provided by Gallagher is considered general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the Policy documentation.