



Waterski & Wakeboard Australia

2019/2020 National Insurance Program Handbook



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Gallagher is one of Australia's – and the world's – largest insurance broking and risk management companies. We're the broker of choice for more than 100,000 Australian businesses – from micro-SMEs through to multinational corporations and iconic brands.

With 25+ regional and metropolitan branches across Australia, we understand local business communities because we're part of them ourselves.

Globally, the Gallagher network of 850+ offices in over 30 countries, enables us to leverage relationships with international insurance partners to create programs that achieve claims outcomes beyond the scope of many smaller brokers.

For more information on the services we offer, please read our [financial service guide](#) which is available from our website www.ajg.com.au.

Arthur J. Gallagher Co (Aus) Limited
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Level 12, 80 Pacific Highway,
North Sydney NSW 2060

T: 1800 776 780
E: sport@ajg.com.au
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Attention: Members and Affiliated Clubs

Gallagher has been working in close partnership with the Australian sports industry for over thirty years developing insurance and risk protection programs that identify and address the risks associated with sport. We are delighted to be provided with the opportunity to work in partnership with Waterski & Wakeboard Australia to provide a program designed to improve all aspects of a member's physical, legal and financial safety.

We have pleasure in enclosing details of the 2019/2020 National Insurance Program, which covers all affiliated clubs and their members.

The national program provides the following cover:

- Public and Products Liability with Professional Indemnity insurance
- Sports Injury (Personal Accident) insurance
- Association Liability Insurance (Directors & Officers)
- Representative Sports Travel Insurance

Clubs and their members can also pay additional premiums for the below tailored programs:

- Sports property insurance (Buildings / Club equipment)
- Sports Travel insurance (outside sanctioned national events)
- Public liability for Waterskiing / Camping (i.e non-sanctioned activities)
- Life Insurance
- Boat Insurance (Gallagher's Pleasurecraft Program with automatic benefits such as \$10,000 in water ski equipment cover)

The benefits provided by the program are not unlimited and we would encourage all participants to take out Private Health, Life and Income Protection Insurance according to their own individual circumstances.

To maximise our service to all Affiliated WAWA Clubs and Members, we have a specialised sports team with a dedicated Team Leader, an Account Executive, an Assistant Account Executive, a Claims Manager and two Sports Claims Specialists.

If you have any queries in regard to this insurance program or require assistance with any other insurance or risk management matters please give us a call. We look forward to providing exceptional service to the Waterski and Wakeboard Australia community.

Yours sincerely,

Gallagher Sport

SECTION 1 – INSURANCE PROGRAM

Sport Public & Products Liability Including Professional Indemnity Insurance

| | |
|--|--|
| Who is covered? | <p>Australian Waterski and Wakeboard Federation Inc; all affiliated bodies such as:</p> <ul style="list-style-type: none"> • The Australian Capital Territory Water Ski Assoc Inc • Queensland Waterski and Wakeboarding Federation Inc • Western Australian Water Ski Association Inc • New South Wales Water Ski Federation Limited • Victorian Waterski and Wakeboard Federation • South Australian Waterski and Wakeboard Federation Inc • NT Waterski Association Inc • Tasmanian Waterski and Wakeboard Federation • All affiliated incorporated club bodies • All registered members/participants, instructors, judges, office bearers, voluntary workers, medical officers, development officers 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 and liability. |
| Insurer/Security | Lloyds of London Syndicate with Australian Based Claims handling authority. |
| Standard & Poor's Insurer Financial Strength Rating | A+ Financial Security Rating, which has remained stable. |
| Insured Activities | <p>Principally but not limited to Whole of Sport Insurance Program including administration and the development, promotion, organisation and conducting of Waterski, Wakeboard, Barefoot, Show Skiing, Kneeboarding, Cable Wakeboard & Disabled Waterskiing activities such as competitions, tournaments, training, coaching courses, promotional events and/or clinics, including, but not limited to:</p> <ul style="list-style-type: none"> • Participating in sanctioned club, state or national representative tournaments, competitions and performances • Participating in sanctioned training or practice sessions, or official functions arranged by the insured • Travelling to or from sanctioned club and representative competitions or performances, training or practice sessions, meetings or official functions arranged by the insured • Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating • Whilst an Insured Person is engaged in voluntary work / administrative capacity authorised by and under the control of the Insured. • Sale of merchandise • Public liability as an owner/occupier of the premises, in respect to sanctioned events only. |
| Deductible | Nil each and every claim; increased to \$2,500 resulting from USA/Canada related claims. |
| Geographical Limits | Worldwide Including USA & Canada |

Scope of Cover

Your legal liability to third parties, happening during the Period of Insurance, as a result of an occurrence that is connected with your Insured Activities..

| Limit of indemnity | |
|--|--------------|
| Public / Advertising Liability - Any One Occurrence | \$20,000,000 |
| Products Liability - Any One Period of Insurance | \$20,000,000 |
| Professional Indemnity - Any One Occurrence and in the aggregate | \$5,000,000 |
| Property in Physical or Legal Control of the Insured - Any One Occurrence and in the aggregate | \$500,000 |

Endorsements

Professional Indemnity

Providing indemnity to Coaches, trainers, instructors charging for professional advice, for legal liability claims made during the Period of Insurance arising from a breach of professional duty, errors or omissions in connection with a sanctioned event / activity.

Participation cover

The insured is covered in respect of a claim for personal injury or property damage brought by or in respect of a participant competing and/or practising in a covered activity..

Participant to Participant

The insured (including the member personally) is covered in respect to claims or actions brought by one participant against another participant for personal injury or property damage occurring whilst competing and/or practicing in a covered activity.

Principles Indemnity

Cover extends to the principal or key stakeholders for liability where they maybe vicariously liable arising out of an event (maritime boards, police, ambulance, volunteer groups).

Drones Liability

Policy extended to include cover regarding the use of Drones (UAV).

Sports Injury – Group Personal Accident Insurance

| | |
|--|---|
| Insured Persons: | All registered full members / participants, instructors, judges, office bearers, coaches, voluntary workers & medical officers of Waterski & Wakeboard Australia or it's affiliated bodies.. |
| Insurer/Security | Lloyds of London. Australian Based Claims handling. |
| Standard & Poor's Insurer Financial Strength Rating | A+ Financial Security Rating, which has remained stable. |
| When is cover provided? | <p>Cover limited to injury whilst an insured person is:-</p> <ul style="list-style-type: none"> • Participating in sanctioned club, state or national representative tournaments, competitions and performances • Participating in sanctioned training or practice sessions, or official functions arranged by the insured • Travelling to or from sanctioned club and representative competitions or performances, training or practice sessions, meetings or official functions arranged by the insured • Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating • Whilst an Insured Person is engaged in voluntary work / administrative capacity authorised by and under the control of the Insured |
| Injury Definition | <p>Injury means bodily injury which:</p> <ul style="list-style-type: none"> • Is sustained by an Insured Person during the Period of Insurance and while they are covered as an Insured Person under this Policy; • Results from an Accident and is caused by sudden, violent, external and visible means; and • Occurs solely, directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital conditions or heatstroke, except illness or sickness directly resulting from, or medical or surgical treatment rendered necessary by such Injury; and • Occurs whilst engaged in the above listed sanctioned activities. |
| Aggregate Limit | \$2,000,000 |
| Age Limit | No age limit applies |
| Geographical Limits | Worldwide |

Sums insured

Capital Benefits

The cover under this section provides \$100,000 for death resulting from accident. All other permanent disabilities increased to \$250,000 and are calculated using a percentage of the \$250,000 benefit depending on the severity of the injury. For full details of these percentages, please refer to the Schedule of Capital Benefits contained in the policy wording. 100% for Members whose age is less than 18 limit.

Funeral Expenses

The cover under this section reimburses funeral costs up to a maximum of \$10,000.

In Memoriam Benefit

The cover under this section provides for reasonable costs associated with observance of the death of a Member up to a maximum amount of \$10,000.

Modification Expenses

The cover under this section provides for costs necessary up to a maximum of \$10,000 to modify the Member's home and/or motor vehicle, or relocating to a suitable home if they are entitled to 100% of the Capital Benefit.

Medical and Dental Costs

The cover under this section reimburses 85% of non-Medicare medical treatment including ambulance, hospital accommodation / theatre fees, orthotics, splints, prosthesis, treatments given by a dentist, chiropractor, masseur, naturopath, osteopath or physiotherapist. **The maximum benefit for this section is \$5,000.** All treatment must be certified by a registered medical practitioner and not subject to any Medicare rebate. All claims are subject to a \$50 excess if no private health cover. Any expenses must be incurred within 12 months of the insured person sustaining the injury.

Loss of Earnings

The cover under this section pays 100% of the Members actual weekly income, up to a maximum of **\$500 per week (increased to \$750 per week for volunteers / officials), subject to a 14 day deferral period.** Please note that income earned from participating in the sport is not covered. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Student Help

The cover under this section reimburses 100% of the cost of Home Tutorial by a qualified tutor, up to a maximum of **\$500 per week and subject to a 14 day deferral period.** The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 26 weeks whichever is the lesser.

Home Help

The cover under this section reimburses 100% of the actual costs incurred for Home Help from a recognised and licensed Domestic Help Agency, up to a maximum of **\$500 per week and subject to a 14 day deferral period.** The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 26 weeks whichever is the lesser.

Parents Allowance

The cover under this section reimburses \$25 per day in-patient benefit to a full time student under 25 years of age for continuous confinement in hospital because of an accident. The benefit is limited to \$1,500.

Dependent Children's Allowance

The cover under this section provides for reasonable costs incurred by the Dependent Children of a Member whilst the Member is undergoing medical treatment. The benefit is limited to \$500.

Home Nursing Care

The cover under this section provides for nursing care provided by a registered nurse (not related to the Member) where they are confined to bed for a period of not less than 7 days if certified medically necessary. The maximum weekly benefit payable is \$300 per week, and is subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Ancillary Non-Medical Expenses

The cover under this section provides for ancillary non-medical expenses (expenses related to medical treatment if certified as necessary. i.e. expenses includes such items as travel to receive treatment, but does not include wages lost by any person). The maximum payable under this benefit is \$1,500.

Rehabilitation Benefits

The cover under this section provides for reimbursement of:

- (a) Tuition or advice fees from a vocational college if certified as necessary and agreed to. The maximum payable under this benefit is \$3,000.
- (b) Rehabilitation expenses (eg gym membership) certified as necessary and agreed to. The maximum payable under this benefit is \$500..

Unexpired Membership Reimbursement Benefit

The cover under this section provides for pro-rata refund of your club's or association's membership/registration fee from the date of injury if the Member can't play for the rest of the season. The maximum payable under this benefit is \$500..

Double Capital Sum Insured

The cover under this section provides for double the Capital Sum Insured to be paid for a person under 12 years of age who suffers: permanent total disablement or permanent paralysis of all limbs.

Miscarriage and Premature Childbirth

The cover under this section provides for \$2,500 compensation for Miscarriage and Premature Childbirth as a direct result of an Accident whilst participating.

HIV

The cover under this section provides for 10% of the Permanent Total Disability Benefit 1. as listed in the Schedule of Capital Benefits if contracted as a result of an Accident.

Kidnapping

The cover under this section provides for 10% of the Permanent Disability Benefit 1 as listed in the Schedule of Capital Benefit.

Association Liability Insurance

| | | |
|--|---|-----------|
| Insured: | Australian Waterski and Wakeboard Federation, ACT Waterski Association, Queensland Waterski and Wakeboard Federation, Western Australian Waterski Association, New South Wales Waterski Federation, Victorian Waterski and Wakeboard Federation, South Australian Waterski Federation, Northern Territory Waterski Association, Tasmanian Waterski and Wakeboard Association including all affiliated bodies. | |
| Cover | Directors & Officers Liability Professional Indemnity Association Liability Employment Practices Liability Crime Taxation Investigation | |
| Limit of Liability | \$10,000,000 - Any one claim, worldwide excluding USA/Canada and in the aggregate during the insurance period | |
| Sub Limits | Crime - | \$500,000 |
| | Taxation Investigation - | \$100,000 |
| | Official Investigations and Inquiries - | \$750,000 |
| | Crisis Containment - | \$100,000 |
| | Statutory - | \$250,000 |
| | Pollution Liability - | \$250,000 |
| | Public Relations - | \$100,000 |
| Deductible (Including Defence Costs) | Directors & Officers Liability | Nil |
| | Professional Indemnity - | \$1,000 |
| | Association Liability - | \$1,000 |
| | Crime - | \$10,000 |
| | Employment Practices - | \$5,000 |
| | Statutory Liability - | \$1,000 |
| | Taxation Investigation - | \$1,000 |
| Retroactive Date | Unlimited excluding known claims or circumstances | |

Sports Travel Insurance

Insured Persons

Domestic Travel: Declared non participating Board members and staff across Australia.

International Travel: As declared below:
 ANOC World Beach Games, 1st to 30th October '19
 World Wakeboard Championships, 1st Nov to 30th Nov '19
 Junior Waterski Championships, 1st to 30th Aug '20
 Over 35 Waterski Championships, 1st to 30th Sep '20
 Tournament World Championships, Date TBA

Journey Definition

Journey means a declared trip, which shall be no longer than declared, undertaken on the business of, and authorised by, the Insured, and such travel involves a destination at least 50 km from the Insured Person's normal place of residence and/or business. Cover will commence from the time the Insured Person leaves from their normal place of residence or business, whichever is left last, and will continue on a continuous 24 hour basis until the Insured Person returns to their normal place of residence or business, whichever first occurs.

Geographical Limits

Worldwide

| Section | | Benefit Payable/Sum Insured |
|---------|---|-----------------------------|
| 1 | Overseas Medical Expenses and Evacuation | Unlimited |
| 2 | Global Emergency Assistance | Included |
| 3 | Cancellation and Curtailment | Unlimited |
| | Loss of Deposits | \$20,000 |
| | Alternative Employee/Resumption of Journey | \$20,000 |
| | Missed Transport Connection | \$10,000 |
| 4 | Baggage | \$25,000 |
| | Electronic Equipment | \$10,000 |
| | Money and Travel Documents | \$5,000 |
| | Deprivation of Baggage | \$3,000 |
| | Excess – Section 4 only | \$250 |
| 5 | Part A – Death and Capital Benefits – Employees | 7 x salary up to \$250,000 |
| | Part A – Death and Capital Benefits – Accompanying Spouse | or \$100,000 Partner |
| | Part B – Fractured Bones | As per Policy |
| | Part C – Loss of Income – Weekly Injury Benefit | 85% of salary up to \$2,000 |
| | | Benefit Period 156 weeks |
| | | Excess Period 7 days |
| | Part D – Loss of Income – Weekly Sickness Benefit | 85% of salary up to \$2,000 |
| | | Benefit Period 156 weeks |
| | | Excess Period 7 days |
| | Part E – Injury – Surgical Benefits Overseas | As per Policy |
| | Part F – Sickness – Surgical Benefits Overseas | As per Policy |
| | Part G – Dental Injury | As per Policy |
| 6 | Rental Vehicle Excess | \$10,000 |

| | | |
|----|--|---|
| 7 | Personal Liability | \$10,000,000 |
| 8 | Political Unrest and Natural Disaster Evacuation | \$50,000 |
| 9 | Kidnap, Ransom and Extortion | \$500,000 |
| 10 | Extra Territorial Workers Compensation | Weekly Benefit \$1,500 Common Law \$1,000,000 |
| 11 | Hijack, Detention and Legal Costs | Daily Benefit \$1,500 Max. Days 30 Legal Costs \$50,000 |
| 12 | Worldwide Search and Rescu | Any One Claim \$20,000 |
| 13 | Additional Benefits | Included |

Policy Aggregate Limits of Liability

| | | |
|-------------------|---|--|
| Section 5 | Personal Accident and Sickness Any One Occurrence | \$5,000,000 Non Scheduled Flying \$500,000 |
| Section 9 | Kidnap, Ransom and Extortion | \$1,000,000 |
| Section 10 | Extra Territorial Workers Compensation | \$1,000,000 |
| Section 12 | Worldwide Search and Rescue | Any One Policy Period \$100,000 |
| All | War/Civil War | Any One Event \$100,000 Any One Policy Period \$500,000 |

SECTION 2 – CLAIMS PROCEDURES

General information

The following basic rules will assist in the smooth and speedy settlement of all athletes claims:

- Notify claim to the appropriate person/party as soon as possible.
- At no stage should liability be admitted.
- All summons/writs concerning insurance must be sent to Arthur J. Gallagher & Co (Aus) Limited.
- When a criminal act is involved or suspected, the police must be notified.
- Receive insurer's authorisation prior to repairing/replacing damaged property or equipment, except in instances where there is potential for further loss or damage, whereupon immediate action should be taken.

More detailed instructions relative to specific types of claims are provided on the following pages for:

- Public Liability and Professional Indemnity
- Association Liability
- Sports Injury (injuries within Australia)
- Sports Travel (Overseas injury or flight cancellations etc.) To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

Public liability claims – incident reporting procedure

1. Incident Reporting

In the event of any incident which may give rise to a claim, the operator/manager is required to immediately inform Terry Berryman of Gallagher on (07) 3367 5010 or terry.berryman@ajg.com.au.

The most important points to be borne in mind upon the happening of an incident likely to involve a claim are:

- full details of the circumstances should be obtained on the spot by completing an Accident &/or Incident Report form;
- the names and addresses of all witnesses (preferably independent) should be noted and statements obtained;
- no admission of liability or promise of payment should be made to any injured party or for any property damage;
- all legal requests must be immediately advised to Gallagher.

2. Intimated/Actual Potentially Serious Claims

Where a letter is received intimating a claim against the Insured, whether from a player, spectator, any third party, or from lawyers or proceedings are served, prompt action is vital. Gallagher must be immediately advised, where possible, the same day as the letter or the service of the proceedings are received.

3. Documents to be sent to must include

- Completed Accident &/or Incident Report form.
- Copy of the letter of complaint.
- Writ/Court documents.
- Comments from the person who carried out any treatment at the scene and the club management comments.

4. Do not

- Admit liability nor offer any payment.
- Appoint solicitors without consent of Gallagher.
- Disclose policy terms unless legally required to do so.

It is a requirement to advise of all incidents / circumstances, which might give rise to a claim against you. It is important that Insurers are notified of potential claims at the earliest opportunity so that a response can be agreed.

Association liability (directors and officers) claims

Any circumstance giving rise to a Directors & Officers / Association liability claim is to be notified to Terry Berryman of Gallagher on (07) 3367 5010 or terry.berryman@ajg.com.au immediately.

- It is a condition of your policy that you do not admit liability. This must be left to the insurance underwriter and their legal representatives to conclude.
- Any writ, summons, letters of demand, etc, must be forwarded to Gallagher immediately.
- You must assist the underwriter with their investigations and co-operate with any potential recovery actions.

Sports Travel claims

1. Incident Reporting

In the event of any incident which may give rise to a claim, the tour manager / participant is required to immediately inform Terry Berryman of Gallagher on (07) 3367 5010 or terry.berryman@ajg.com.au.

2. Urgent Reporting

If you require urgent medical assistance overseas, please refer to the 24/7 Emergency Assistance line:

- Phone: **+61 2 9299 5390**
- Email: **claims@fullertonhealthcs.com.au**

3. Please quote the following information:

- Policy Number: **20000001204**
- Insured: **Australian Waterski & Wakeboard Federation Inc**
- Your Location
- Details of your Injury / Incident

Sports injury (personal accident) claims

All claims should be lodged at least within 30 days of the date of injury. When a player is injured and wishes to submit a claim the following procedure needs to be followed:

1. Obtain a specialised Gallagher WAWA Sports Injury Rehabilitation Claim Form from Gallagher by calling 1800 931 129 or emailing sport@ajg.com.au.
2. Arrange for your treating doctor to complete the "Doctors Statement".
3. Arrange for your affiliated State General Manager to complete the "State Declaration".
4. If claiming for loss of income, have your employer complete the "Employer Statement".
5. Send your fully completed claim form to the below:

POST

Sporting Claims - Gallagher
PO Box 302, Beenleigh, QLD 4207

EMAIL

sport@ajg.com.au

FAX

07 3367 5100

Minimising claims and injuries

Insurance is quite often one of the largest expenses for a sporting organisation. Premiums for sports insurance are largely based on claims experience. This means that if the number and amount of claims increase each year, it is most likely the premium will increase accordingly or cover will need to be reduced.

The only way to avert premiums increasing each year is to contain or reduce the number of claims you have. But effective management of risk, involving avoiding unwanted surprises, minimising losses and maximising opportunities goes much further than controlled insurance premiums. It is critical to the ongoing development of any organisation. Effective risk management requires a structured program that provides a systematic approach to managing risk, ensuring that the highest quality of sport in your discipline is delivered via best practice management. It addresses physical, financial, legal and political risk in areas such as safety, compliance, finance, program operation and image and reputation. It is an ongoing process subject to continual monitor and review.

Gallagher is committed to working with Volleyball Australia and all its State Affiliates to assist them in delivering their sport using best practices and will provide assistance in risk management resources in this regard. From the insurance aspect this includes providing regular claims and injury reports with the aim of identifying injury intervention strategies. This data is useful to you, but there are many other ways that your organisation can aid in reducing losses and help prevent injury.

These include:

1. Ensure that people who handle claims for your association understand that the claims paid have a direct result on the premium your club and members pay.
2. Ensure all claims are genuine and that they are not pre-existing or occurred at non sanctioned activities.
3. Keep an eye out for members who are obtaining a high amount of medical rehabilitation treatment.

The idea of trying to minimise injuries is not only for the benefit of your insurance premiums, but more importantly, to reduce a potential loss to your member.

SECTION 3 – FREQUENTLY ASKED QUESTIONS

Q1 Non-members or members playing in non-sanctioned events

Are non-members or members participating in non-sanctioned events, covered by the Waterski & Wakeboard Australia National Insurance Program?

No. Any participant in an event (including social events) who is not a registered member, other than come'n'try participants are not insured. If any member participates in an event that is not sanctioned by Waterski & Wakeboard Australia or the Affiliated State/Association/Club, they too are not insured and must check the insurance offered by the event organiser.

Q2 Emergency transport expenses

What is the process for claiming for emergency transport expenses?

1. Incident occurs (club / organiser will have a log of the incident and is responsible for submitting incident report to Gallagher).
2. Transport provided / participant is billed by transport provider.
3. Player claims via private/public insurance in first instance. Private/public insurance may not cover full cost of transport which can then be claimed against the WAWA national personal accident policy.
4. Gap between private/public insurance can be claimed against the personal accident policy. The personal accident cover is conditional on the event incident reports/logs being received from Organisers.
5. Claim for emergency transport occurs after account with transport provider has been settled..

Participants are encouraged to settle their account directly with the transport provider before seeking reimbursement through the personal accident policy. This will ensure that the player does not incur penalty charges. However, the insurer can pay the emergency transport provider directly, under the following circumstances.

When private / public insurance exists: once participant has claimed via private / public insurance, the benefit statement and emergency transport invoice can be lodged with the personal accident claim and the insurer will settle the gap directly to the transport provider.

Q3 Medicare gap

Does this insurance cover the 'GAP' between the cost of medical treatment and the Medicare rebate e.g. physicians, surgeons, anaesthetists?

No. Government legislation does not allow it. This policy cannot, by law, cover medical expenses that are covered by Medicare, including the gap between the expense and the Medicare rebate. However, if an injured WAWA member is covered by private health insurance, the personal accident policy will pay the balance above the private health insurance refund on expenses not claimable through the Medicare system, subject to the percentage reimbursement, the limit per injury and the excess applicable.

Q4 Weekly benefits – timeframe for payment

If I am eligible, what is the ongoing timeframe for payments of the weekly benefit?

Once the initial paperwork has been received and processed and the benefit has been deemed as available to your situation, we will request that you provide a doctors certificate outlining the dates that you are away from your employment and the condition from which you currently suffer. This certificate must not be longer than 4 weeks away from work and must be provided every 4 weeks.

Q5 Expenses timeline

My injury seemed to be okay, so I continued playing. 13 months later I require surgery, can I claim?

No. Any expense incurred more than 12 months from the initial date of injury is not covered. You also require medical advice to return back to participating.

Q6 Commercial Operations

I'm running my own coaching business or commercial ski or camping facility, am I insured under the WAWA programme?

Only if the program you are running is sanctioned by WAWA, and all participants are WAWA registered members.

SECTION 4 – ADDITIONAL INSURANCE

Sports Travel Insurance

Travelling overseas can bring with it the risk of incurring extremely high medical expenses. Whilst the National Personal Accident program will provide up to \$5,000 worldwide, this is not enough for any overseas treatment.

Gallagher has developed a tailored sports travel policy which includes participation, as most personal travel policies will exclude whilst playing your sport. Below is a snap shot of the benefits of the program, should your trip fall outside the WAWA National Representative Travel program:

- Medical and Evacuation Cover
- Cancellation, Loss of Deposits and Missed Transport Connection Cover
- Baggage and Personal Belongings, Money & Sporting Equipment Cover
- Kidnap, Hijack or Detention Cover
- Rental Vehicle Excess Cover
- Political / Natural Disaster Evacuation Cover
- Overbooked Flight Cover
- Personal Liability Cover

To obtain an obligation free quick quote, simply contact us at 1800 931 129.

Event Cancellation, Abandonment & Non-Appearance Insurance

WAWA, States and Clubs invest a considerable amount of time and finance into staging various race events. Loss of, or denial of access to a location, utility failures, power failures, non-appearance of key persons, and severe adverse weather are typical of the risks that can be transferred onto a Cancellation, Abandonment and Non-Appearance insurance contract. Such insurance placements can be tailored to insure for particular event scenarios and this insurance should be considered by WAWA or any clubs should it wish to mitigate the costs it may incur prior to the event being cancelled.

Waterski, Camping & Licenced Club Liability Program

Our sports insurance facility can also provide your members with liability for standalone water ski park / cable ski parks or additional exposures that fall outside WAWA's national scope such as licenced club or camping ground activities. Minimum premium for this program starts from as little as \$650 for licenced club activities &/or \$1,500 for camp ground activities.

Sports Property Program

We have designed a sports specific property insurance program, with well over 1,000 sporting clients currently insured through Gallagher. Below is our program available to all affiliated state or club offices.

| Cover | Limit | Excess | Premium |
|--------------------------------------|---------------------------------|---------------------|--|
| Accidental Loss or Damage | \$190,000 – Minimum sum insured | \$500 Each Claim | \$650.00 (Including all charges) |
| Removal of Debris & Additional Costs | \$1,000,000 | | |
| Flood | \$50,000 - On Approval | | |
| Burglary / Money | \$35,000 / \$10,000 | | |
| Australia Wide | \$10,000 - Any one loss | | |
| Glass | Replacement Value | | |
| Machinery Breakdown | \$10,000 - Any one loss | | |
| Electronic Equipment | \$10,000 - Any one loss | | |
| Electronic Data Restoration | \$2,500 - Any one loss | | |

SECTION 5 – OTHER MATTERS

Certificates of insurance

A Certificate of Insurance can be obtained simply by calling Gallagher Sport on 1800 776 780 or WAWA Head Office directly on (08) 9361 1005.

Hold harmless agreements

You will prejudice your rights of a claim if, without prior agreement from your insurer, you make any agreement that may prevent the insurer from recovering the loss from a third party. These 'hold harmless' clauses are often found in leases, in maintenance or supply contracts (e.g. from burglar alarm or fire protection installers), building or repair contracts and sales agreements. If you are in doubt consult us.

This notification requirement applies to all Property insurances and also to Public Liability insurance. It has a special connotation in Products Liability where you must not without the insurer's agreement, indemnify or hold a supplier harmless.

Insuring the interest of other parties

If you require the interest of any additional parties to be covered you MUST request this. Most policy conditions will If you require the interest of any additional parties to be covered you MUST request this. Most policy conditions will exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is properly noted on the policy.

Utmost good faith

Insurance contracts are subject to the doctrine of Utmost good faith and this is part of the law. Both parties must strictly adhere to utmost Good Faith and if you fail to do so, you may prejudice any claim.

Notice regarding this manual

The following points should be borne in mind at all times:




1. This manual provides a summary of cover only and does not replace, take precedence or form part of the insurance contracts arranged by us on your behalf. The insurance contracts, which are held by Waterski & Wakeboard Australia, provide details of the insurance terms, conditions and exclusions.
2. This manual is not intended to be a complete or exact guide to terms, conditions, warranties and exclusions of your insurance contracts. These can only be determined by studying the policy documents. This manual is intended to give you a broad working knowledge of the covers in place.
3. This manual is not to be construed as legal evidence of insurance.
4. It is essential that you comply with all relevant laws, by-laws and regulations. You must take all due and reasonable precautions to prevent or mitigate losses, acting as though you were uninsured. Failure to do so may prejudice your rights and entitlements under your various insurance policies. Please do not hesitate to contact us should any assistance be required.

SECTION 6 - GALLAGHER SPORT SERVICE TEAM

Your service contacts

As evidenced by our long standing relationships with a number of businesses, some dating back 30 years, client service is key to our philosophy. Gallagher's specialist team is highly experienced, and resourced to match to the specific needs of our clients. In selecting a service team to work with you, we will ensure that you are provided with the best available specialists to suit your needs. In this instance, we propose to manage your account locally, under the direction and skill of Terry Berryman, who specialises in Sport Insurance.

Our service team prides itself on its client-centric service culture, and we have a strong understanding of and passion for the needs of our clients. We believe that developing long standing relationship requires us to really understand your business, and this philosophy drives how we will service your account. The following Gallagher team members should be contacted for all insurance, claims and risk advice.

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|  | <p>Terry Berryman Sports Division Team Leader</p> <p>Relevant Experience</p> <p>Terry has been in the insurance industry for over 15 years. Terry specialises in evaluating, placing and servicing sporting and motorsport risks. Servicing a number of national sporting accounts and high profile motor racing teams. Terry is active in the local sporting community, playing soccer most of his life and a long-time water-skier. He is committed to offering the best achievable outcomes for his clients and his service standards are parallel with his passion and knowledge for the industry.</p> <p>+61 7 3367 5010 0438 596 939</p> <p>Contact: terry.berryman@ajg.com.au</p> |
|  | <p>Robert Dickinson Sports Division Account Executive</p> <p>Relevant Experience</p> <p>Robbie has been in the insurance broking industry for over 10 years and joined Gallagher in early 2016. Robbie is directly responsible for the servicing, placing and administration of many national sporting accounts such as Ice Hockey Australia, Australian Vet Cycling, Robbie is enthusiastic about placing the right cover for any risk presented to him. After playing football for over 20 years Robbie now participates in long course Triathlon and iron man events.</p> <p>+61 7 3367 5003 0466 415 122</p> <p>Contact: robert.dickinson@ajg.com.au</p> |
|  | <p>Jason Willson Sports Division Account Executive</p> <p>Relevant Experience</p> <p>Jason has had a successful period playing elite Hockey for Queensland and Australia, including representational appearances for the Kookaburras at Commonwealth and Olympic Games. Knowing what success looks like, at all times Jason works with clients to ensure they achieve theirs. He does this by applying his experience as an insurance professional with his understanding of Professional Sports.</p> <p>+61 7 3367 5135</p> <p>Contact: jason.wilson@ajg.com.au</p> |



1800 931 129
sport@ajg.com.au



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