

## SUMMARY OF INSURANCE COVER

# MOUNTAIN BIKE AUSTRALIA

## ACCREDITED COACHES UPGRADED COVER



**MOUNTAIN BIKE AUSTRALIA**

### INTRODUCTION

V-Insurance Group is the Insurance Broker for Mountain Bike Australia (MTBA). V-Insurance Group has worked closely with MTBA to design and provide some basic insurance for Accredited Coaches operating in a paid environment and as sole traders. This brochure is a summary of the cover arranged. Should coaches require additional cover please contact V-Insurance Group.

### WHAT IS COVERED?

There are three main insurance policies that are arranged to cover Accredited MTBA Coaches affiliated with MTBA.

- 1) Public and Products Liability
- 2) Professional Indemnity
- 3) Personal Accident

### WHEN DOES COVER APPLY?

This cover is for Accredited Coaches that sign up to the MTBA affiliation program and upgrade their level of insurance cover to include cover for paid coaching activities undertaken as a sole trader. Cover is provided to qualified Coaches whilst providing mountain bike coaching activities to both MTBA Members and non-Members including private or group coaching activities and social rides.

### PUBLIC & PRODUCTS LIABILITY INSURANCE

#### Scope of Cover

This policy provides cover for accredited MTBA Coaches that upgrade their insurance cover through affiliation with MTBA and that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world.

#### Limit of Liability

The cover provided is up to a maximum of \$20,000,000.

#### Excess

There is a \$1,000 policy excess. The defending party is responsible for the payment of the excess and will not be paid by MTBA unless otherwise agreed.

### PROFESSIONAL INDEMNITY INSURANCE

#### Scope of Cover

This policy provides indemnity to accredited Affiliated Coaches in the event they are liable for providing incorrect advice or for making an error which results in injury or property damage to a third party.

#### Limit of Liability

The cover provided is up to a maximum of \$5,000,000.

#### Excess

There is a \$1,000 excess for all claims. The defending party is responsible for the payment of the excess and will not be paid by MTBA unless otherwise agreed.

### PERSONAL ACCIDENT INSURANCE

#### Scope of Cover

Accredited Coaches are covered for injuries sustained whilst conducting paid and voluntary coaching activities as provided through their MTBA membership.

#### Benefits

The main benefits under the Personal Accident Policy as listed below:

#### 1) Death & Permanent Injuries

A lump sum benefit is payable in the event of an accidental death or a Permanent Disability. The scale of benefits is defined in the policy. The death benefit for Racing and Recreational Members is \$50,000, \$25,000 for Day License Members and \$10,000 for Free Trial Members (other than anyone under 18 and over 65 years old, then the benefit for Racing and Recreational Members is \$10,000, and \$5,000 for Trialling Members). The paraplegia and quadriplegia benefit for Racing and Recreational Members is \$50,000, and \$20,000 for Free Trial Members.

#### 2) Non-Medicare Medical Expenses

This covers insured persons for NON-MEDICARE medical expenses. The policy is for reimbursement only. That is, the accredited coaches must pay the account and then claim reimbursement under this insurance cover.

Note: Only NON-MEDICARE items are claimable (i.e. the "Medicare gap" is not claimable due to government legislation).

The most common "Non-Medicare" expenses include:

- Private Hospital Bed & Theatre Fees
- Dental
- Ambulance
- Chiropractic
- Physiotherapy
- Osteopathy

Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:

- Doctor's Fees
- Surgeon's Fees
- Anaesthetist's Fees
- X-rays

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Address Level 25, 123 Pitt Street, Sydney NSW 2000  
Email sports@vinsurancegroup.com www.vinsurancegroup.com/mtba



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## Benefit

Reimbursement up to 85% of Non-Medicare medical costs, up to a maximum of \$7,500 per injury.

## Excess

\$100 excess applies to each injury. Nil excess applies if you claim on a Private Health Fund.

## Conditions

- (i) If a Member belongs to a Private Health Fund, they must claim from that fund first.
- (ii) Non-Medicare medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

## 3) Loss of Income

This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

## Benefit

85% of your income up to a maximum of \$250 per week whichever is the lesser.

## Excess

There is no benefit claimable for the first 28 days that you are away from work as a result of injury.

## Benefit Period

52 weeks from the date of injury.

## OTHER BENEFITS INCLUDED BUT NOT LISTED ARE:

- Domestic home help—non income earners
- Parents inconvenience benefit
- Rehabilitation benefit
- Funeral expenses
- Home & motor modifications
- In memoriam benefit
- Student assistance benefit
- Counselling Benefit

## UNINSURED RISKS TO CONSIDER

Please be aware that the cover arranged by V-Insurance Group on behalf of MTBA does not necessarily cover all of your risks and exposures. Some additional insurance policies you may need to consider include:

- Property (fire and perils, burglary etc)
- Public Liability for your office
- General Property/ Portable Equipment
- Management Liability – combines a number of important liability insurances in addition to professional indemnity insurance for errors and omissions such as directors and officers, employment practices liability, fidelity guarantee and tax audit.
- Motor Vehicle Insurance
- Cancellation Insurance

## HOW TO MAKE A CLAIM?

### Personal Accident

- A claim form will need to be completed and submitted as soon as possible, contact V-Insurance Group to obtain a claim form or download a claim form from the website [www.vinsurancegroup.com/mtba](http://www.vinsurancegroup.com/mtba)
- The declaration on the claim form needs to be signed by a Club Official.
- Once you have completed your claim form forward to MTBA, along with all original receipts (unless retained by your health fund) and they will forward to Fullerton Health Corporate Services who process claims (details are included on the claim form).

### Professional Indemnity & Public Liability

In the event of a liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify any incidents on ph: 1300 945 547.

## OTHER INSURANCE

Additional insurance policies are in place for qualifying members, these include;

### Travel Insurance

Travel Insurance that is specifically designed for international training and events is available by contacting MTBA directly.

### Management Liability (Directors and Officers) Insurance

Automatic cover for all insured entities (Clubs, Directors, Office Bearers, Officials etc)

## ENQUIRIES

Please contact MTBA or V-Insurance Group or visit [www.vinsurancegroup.com/MTBA](http://www.vinsurancegroup.com/MTBA) for further details on the MTBA Insurance program.

## IMPORTANT NOTES

- 1) This summary of cover provides factual information about the MTBA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting MTBA or visiting [www.vinsurancegroup.com/mtba](http://www.vinsurancegroup.com/mtba).
- 2) This insurance program commenced on 30 November 2018 and expires on 30 November 2019.
- 3) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of MTBA who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members are encouraged to take out Private Health and Income Protection Insurance.
- 4) This insurance is arranged on a group basis for all MTBA insured persons/entities and does not take into account each individuals particular circumstances.
- 5) MTBA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 6) The insurer for the Personal Accident program is Pen Underwriting on behalf of Certain Underwriters at Lloyd's of London, Public Liability & Professional Indemnity Program is Liberty International.

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is an authorised representative of Willis Australia Limited ABN 90 000 321 237, AFSL No: 240600



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