



## BENEFIT

Reimbursement up to 100% of Non-Medicare medical costs, up to a maximum of \$2,500 per injury. (Higher limits for Volunteers apply).

## EXCESS

\$75 excess applies to each injury. Nil excess applies if you claim on a Private Health fund and/or when claiming Ambulance costs only.

## 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 net weekly income up to a maximum of \$700 per week.

## EXCESS

There is no benefit claimable for the first 7 days that you are away from work as a result of injury.

## BENEFIT PERIOD

104 weeks from the date of injury.

## 4) STUDENT HELP BENEFIT

Reimburses 100% of actual costs up to a maximum of \$500 per week for costs actually incurred for tutoring a full time student.

## BENEFIT PERIOD

52 weeks from the date of injury.

## EXCESS

There is no benefit claimable for the first 7 days from the injury occurring.

## OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE:

- Funeral Expenses Benefit
- Counselling Support Benefit
- Personal Motor Vehicle Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the Liberty Specialty Markets Products Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please visit [www.vinsurancgroup.com/athleticsaustralia](http://www.vinsurancgroup.com/athleticsaustralia) or contact AA.

## HOW TO MAKE A CLAIM

### PERSONAL ACCIDENT

A claim form will need to be completed and submitted as soon as possible, please contact V-Insurance to obtain a claim form or visit [www.vinsurancgroup.com/athleticsaustralia](http://www.vinsurancgroup.com/athleticsaustralia) to download a copy.

The declaration on the claim form needs to be signed by your club and then forwarded to your State Association.

Your State Association will forward your claim form to V-Insurance Group along with all original receipts (unless retained by your health fund). V-Insurance Group will then send the documentation to Corporate Services Network who will arrange payment to you.

## HOW TO MAKE A CLAIM

### 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

Other insurance policies available via AA are:

### MANAGEMENT LIABILITY

Automatic cover for all Insured entities (clubs, directors, office bearers, officials, etc.). Further details are available on [www.vinsurancgroup.com/athleticsaustralia](http://www.vinsurancgroup.com/athleticsaustralia)

### PROPERTY

Automatic cover for all property belonging to the club of every description up to an amount of \$20,000 (Limit any one club with option to increase cover).

### GROUP TRAVEL

There is a travel policy in place for authorised members, officials, employees, directors and coaches whilst engaged in authorised travel (approved by AA).

### ENQUIRIES?

Should you have any enquiries about this insurance program please contact V-Insurance Group:

Phone: (02) 8599 8660 or local call cost only 1300 945 547

Email: [sports@vinsurancgroup.com](mailto:sports@vinsurancgroup.com)

## IMPORTANT NOTES

1. This summary of cover provides factual information about the AA InsuranceProgram. This information is only a summary of cover provided. The policies, with full conditions are available by contact AA or visiting [www.vinsurancgroup.com/athleticsaustralia](http://www.vinsurancgroup.com/athleticsaustralia).
2. This insurance program commenced on 31 August 2019 and expires on 31 August 2020.
3. V-Insurance Group has arranged this insurance program to provide benefits to those registered members of AA 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. This insurance is arranged on a group basis for all AA insured persons/entities and does not take into account each individuals particular circumstances.
4. AA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
5. The insurer for Public and Products Liability & Professional Indemnity is Liberty International Underwriters and the insurer for Personal Accident is Liberty Specialty Markets.

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is a corporate authorised representative of Willis Australia Limited



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