



Sailability Queensland Inc.

2020 Insurance Quick Guide



Gallagher

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Dear Sailability Queensland Members

We are pleased to present this quick guide to the 2020/2021 Sailability Queensland Inc. 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.ajg.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 2020.

Yours sincerely,

Gallagher Sport

Insured Persons

Sailability Queensland Inc. including all affiliated clubs, members, participants, administrators, volunteers, carers and officials

Scope of Cover

Cover is limited to injury whilst & insured person is

- Participating in sanctioned club and associated activities including competitions and training sessions;
- Travelling to or from sanctioned club activities, 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 an itinerary for the purpose of participating or assisting in the activities of the insured.
- Whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured.

Injury Definition

Injury, means bodily injury which:

- 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

Benefits

Section A – Capital Benefits

Accidental Death & Capital Benefits	\$50,000
Accidental Death under 18 Years	\$10,000

Section B – Non-Medicare Medical

Maximum Benefit	\$2,000
% Covered	85%
Excess	\$200
Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider	

Section C – Loss of Income

Loss of Earnings	
- Weekly benefit	\$350
- % covered	100%
- Benefit period	52 weeks
- Excess	21 days
Home & Student Help	
- Weekly benefit	\$350
- % covered	100%
- Benefit period	52 weeks
- Excess	7 days

Section D – Other Benefits

Home Nursing Care	
- Weekly benefit	\$300
- Excess	7 day
- Benefit period	52 week
Funeral expenses	\$5,000
Home Modification Expenses	\$10,000
In Memoriam Benefit	\$1,000
Parents Allowance	
- Per day	\$25
- Max	\$1,500
Ancillary Non-Medical Expenses	\$1,500

Affiliated Club Liability Cover

Public & Products Liability	\$20,000,000
Professional Indemnity	\$1,000,000
Property in Care/Custody & Control	\$100,000
Excess	\$1,000

How do I make a claim?

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 claim form from Gallagher by calling 1800 931 129 or download by visiting www.sport.ajg.com.au/make-a-claim
2.	Arrange for your doctor to complete the 'Medical Statement' section of the claim form.
3.	Arrange for your club President, Treasurer or Secretary to complete 'The Club's Declaration' section of the claim form.
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

NOTE: PLEASE REFER TO POLICY WORDING FOR FULL TERMS, CONDITIONS, AND EXCLUSIONS.



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