

Melbourne: PO Box 336, Ringwood VIC 3134
Sydney: PO Box 784, North Sydney NSW 2059
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Website: www.wwsi.com.au
Website: www.austnetgroup.com.au



GROUP INSURANCE PLAN: COVER / TERMS

2010 – 2011

Contents

- Cover & Introduction 2 pages
- Summary of Cover 3 pages
- Application/Agreement & Payment Form, including Premiums 1 page

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INTRODUCTION

Hockey WA are circulating the following insurance terms and benefits to all Clubs and Regional Associations for the current season.

Club/Associations/Teams will have cover renewed from 31/03/10 if they were party to this insurance last year.

For new Clubs/ Regional Associations/ Teams to the plan, insurance cover will commence on the day the application is returned or 31/03/10 whichever is the earlier date, but provided no injury has occurred prior to the completion of the application form.

There is one only "base cover" benefit offered by the manual application form for 2010/2011. The same premium cost per team as last year has been negotiated, as detailed overleaf (Application/Agreement/Payment Form, page 6 of 6).

Additional Information

The cover includes accident cover for all voluntary workers appointed by a Club, Regional Association, or of the State Association.

The cover includes home tutorial expenses if students are not able to attend schooling.

The cover includes travel and out of pocket expenses of parents that can be justified in relation to a claim.

The cover includes a number of other Benefits as specified overleaf.

With all claims, the limit of cover is subject to the maximum policy benefit specified overleaf (Summary of Cover, pages 3 to 5 of 6).

Electronic Online System

The electronic online system continues to be available on the Hockey WA website. This enables Clubs and Regional Associations to upgrade cover in areas such as additional capital benefits, weekly income benefit or additional non Medicare medical benefits.

Individuals (players, coaches, officials, etc), after their club has registered in the plan, from the 17 April 2010 onwards, may then also upgrade their personal cover and pay for any upgrade in cover cost online. Clubs will also be able to print certificates of currency, lodge claims for their members, and view policy wordings on line.

Any questions can be directed to Peter Huk (Director), Peter Psuj or Quinton Fraser at Austnet Group (Worldwide Sports Insurance) on (08) 9473 8600.

PLEASE COMPLETE THE APPLICATION AND REMITTANCE FORM AND RETURN TO HOCKEY WA URGENTLY PLEASE.

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SUMMARY OF COVER

Policy Numbers: POL-1152PL Public Liability, Professional Liability, Employee Theft
POL – 1151PA Sports Injury

Insurer: Lloyds of London Syndicate No. 3334
through its underwriting agency Sportscover Australia Pty Ltd ABN43006637903 –
Melbourne, AFS Licence No. 230914

Period: 4.00pm 31 March 2010 – 4.00pm 31 March 2011

1. SPORTS INJURY

Cover extends to: - All participating members of each Club, Regional Association or the Association, Representative Teams, Umpires (if registered or affiliated), Coaches, Trainers and Officials (provided the Club / Regional Association has completed the appropriate application form attached), and also to all voluntary workers appointed by a Club, Regional Association or the Association.

Benefits

		<u>Base Cover</u>
4.1 Capital Benefits		
	Defined Policy Event	
1	Death – Senior	\$50,000
	Death – Junior (Under 18)	\$10,000
2–3	Paraplegia, Quadriplegia (all age groups)	\$50,000
4–12	Capital (Loss of Use) Scale of Benefits	% of \$50,000
13–14	HIV infection directly caused and accidental miscarriage/premature child birth to 26 weeks of pregnancy	10% and up to 5% of \$50,000 respectively

4.2 Medical Benefits (Overall 4.2 Limit: \$2,500, \$20 excess each injury/claim)

	Policy Sub-Section	
1	Non Medicare Medical Cover (Expenses that are not covered by the Medicare Act 1983) Note: Sports Injury Policies cannot provide cover for the Medicare Gap Additionally, towards cost of repatriation if hospitalised >2 days and occurs >200km away from Normal Place of Residence	80% up to \$2,500 up to \$2,500
2	Physiotherapy	visits 1-5: 95%* visits 6-10: 80%* other: 75%

**of the fee charged less rebates from other sources up to \$2,500*

BUT IN ALL CASES THE POLICY WORDING OF THE INSURER PREVAILS

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4.3 Weekly Benefits (2 week excess period, maximum 52 week benefit period)

Policy Sub-Section

- 1 **Loss of Income** (Full Time, personal exertion employment)
75% of current average weekly income max \$300 per week
- 2 **Students** (Non Income Earners, full time tertiary student)
100% of Home Tutorial Expenses max \$200 per week
- 3 **Domestic Home Help** (Non Income Earners)
100% of Domestic Home Help max \$200 per week

4.4 Other Benefits (\$20 excess or 1 week excess depending on the benefit being claimed)

Policy Sub-Section

- 1 **Injury Assistance & Parents Inconvenience Benefit**
Non medical expenses incurred: such as travel & accommodation
(Not applicable if a benefit claimed under 4.3) up to \$1,500
- 2 **Rehabilitation Benefit**
Referred by a Medical Practitioner to a rehabilitation provider
(such as Gymnasium, Pilates studio, physical trainer) up to \$500
(licensed Vocational School tuition, by prior arrangement) up to \$3,000
- 3 **Bed Care Benefit** (not less than 7 days, not at an institution)
Continuous registered nurse care certified by
Medical Practitioner
(Maximum 52 weeks benefit period) \$300 per week
- 4 **Entirely Dependant Children Allowance**
(Under 19 unmarried at home, or full time tertiary student under 25)
Reasonable costs incurred by Insured's children up to \$500
- 5 **Home Renovation Benefit**
If required to renovate due to injury, claimed
under 4.1 Defined Policy Events 2-7
80% of incurred costs up to \$10,000
- 6 **Funeral Expenses Benefit**
Injury claimed under 4.1 Defined Policy Event 1 up to \$5,000
- 7 **In Memoriam Benefit**
Injury claimed under 4.1 Defined Policy Event 1
All reasonable costs associated with the proper
observance of the passing of a club member up to \$1,000
- 8 **Kidnapping Benefit**, during scope of cover 10% of \$50,000
- 9 **Membership Benefit**
Certified Unfit to participate for remainder of season
Pro rata amount refund for annual club
registration fee up to \$500

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2. PUBLIC LIABILITY

Legal Liability of the Association and all its affiliated / member Clubs and Regional Associations. (Provided the member Clubs or Regional Associations complete the Insurance Application Form and Pays the premium detailed)

Including:

- Member to Member
- Participation – member to club
- Principals Indemnity
- Cross Liabilities
- Goods Sold
- First Aid Service
- Goods in Control (Limit \$100,000)
- Property Owners
- Liability Under Lease

Limit \$10,000,000 any one occurrence, unlimited in the aggregate, with the exception of Products Hazard \$10,000,000, any one period of insurance. Excess \$Nil, except where provided in policy document \$200 [at Exclusions C (i) (b) and (c)].

3. PROFESSIONAL LIABILITY (Professional Indemnity)

Coaches, Umpires, and Officials Professional Liability. Limit \$2,000,000 any one claim, and in the aggregate, with one re-instatement available. Excess \$Nil

4. DIRECTORS & OFFICERS LIABILITY/CORPORATE REIMBURSEMENT (for Office Bearers)

Cover for all Hockey WA affiliated Clubs and Regional Associations including Hockey WA Board members providing the club has declared their teams in the Hockey WA Group Insurance Plan.

Limit \$5,000,000 any one occurrence and in the aggregate, with one re-instatement available. Excess \$Nil.

5. EMPLOYEE THEFT (Fidelity Guarantee)

Cover for theft misappropriation of goods or money from the Club, Regional Association or State Body, provided teams are declared by the Club for this Hockey WA Group Insurance Plan.

Limit any one employee or appointed/rostered member, per club, \$10,000. Excess \$Nil.

NOTE :

- Cover is only available on a total club (for all teams) basis and not on an only selected or individual teams basis. Sub Junior (modified hockey) teams are excepted from this requirement. however it is strongly recommended that they also be covered for the minimal premiums involved.
- Premiums include GST, Stamp Duty, and all other charges, including an Administration fee retained by Hockey WA,.
- ➤ A Tax Invoice can be issued upon request (eg If your Club or Regional Association is registered for GST and wishes to claim the GST in its BAS);
- ➤ A Receipt can be issued on payment, if required for audit purposes;
- ➤ A Certificate of Currency (C of C) for risks 2 & 3, naming an Interested Party, can be issued upon request; a named club C of C can be generated on the Hockey WA website, & a general C of C is available on the Hockey WA website.

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APPLICATION / AGREEMENT / PAYMENT FORM

Managed by: Worldwide Sports Insurance / Austnet Group (plan broker)
Underwritten by: Sportscover Australia – Melbourne (underwriting agency)
Correspondence to: Hockey WA, PO Box 1090, BENTLEY MDC WA 6983

NOTE BELOW PAYMENT DETAILS

FULL NAME OF CLUB/ASSOCIATION: _____

ADDRESS: _____

POSTCODE: _____

PHONE: _____ EMAIL: _____

Details of Persons to be Insured

PREMIUM CALCULATION WHICH INCLUDES GST, STAMP DUTY AND ALL OTHER CHARGES

	Estimated No. of Teams	Base Cover cost per team	Extended Total
Sub Junior Teams (notionally 10 per team) (for Under 9's Modified, eg Minkey) (Cover is optional but highly recommended)		\$ 88	\$
Junior Teams, (Boys, Girls & Mixed) (all teams)		\$168	\$
Senior Men's (& Mixed) Teams (all teams)		\$228	\$
Senior Women's Teams (all teams)		\$198	\$

Grand Total \$ _____

- ☐ Tick box if a Tax Invoice is required (for BAS purposes)
☐ Tick box if a Receipt is required (for audit purposes)

PERIOD OF INSURANCE: From 4.00pm WST 31/03/2010 to 4.00pm WST 31/03/2011

PAYMENT TERMS: When sending this completed application form to Hockey WA, prior to Tuesday 31/03/2010, a minimum 25% Deposit Payment should also be remitted. The cost per team includes an administration fee retained by Hockey WA.

DECLARATION BY THE APPLICANT: I acknowledge that I am the above Club/Association President/Secretary/Treasurer/Chief Executive (delete as applicable), and declare that I am authorised to sign this application form, and that I understand that if the application for insurance cover is accepted by the underwriter, the terms and conditions will be as set out in the contract/policy of insurance and as otherwise varied and advised in writing, and that I have read and understand our duties in regard to disclosure & non disclosure, as provided to us by Worldwide Sports Insurance. (Disclosure requirements are available in the Product Disclosure notice on Hockey WA (www.hockeywa.org.au) & Sportscover Australia (www.sportscover.com) websites.

NAME (please print): _____ POSITION HELD: _____

SIGNED: _____ DATE: _____ / _____ / 2010