



2008 INSURANCE COVERAGE

SKATE VICTORIA INC

STATE INSURANCE PROGRAM



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Our credentials and sporting experience

Overview of Horsell International

Established in 1990, Horsell International is a leading risk management and insurance broking intermediary providing risk financing, insurance, risk management and claims management solutions for a wide group of clients.

Horsell International is ranked as one of the top 10 insurance brokers in Australia. Through our strategic partnership with HLA Global we provide our clients with access to one of the world's largest brokerage networks comprising representative members in more than 100 countries on five continents – this includes Wells Fargo Insurance Services, one of the largest insurance brokers in the USA.

Horsell Sports Risks

Horsell Sports Risks is a specialised business unit of Horsell International established to serve the sporting industry by bringing together our specialist resources into a unified industry-focused team of professionals. Harnessing this experience and expertise allows us to deliver to SV:

- A competitive and comprehensive range of insurance and risk solution products and services
- A dedicated team of professionals that specialise in the design, implementation and management of state and national sporting association programs.
- A sports client and industry-focused approach which can deliver solutions that suit your needs
- Benchmarking data modelled against other sporting peer groups
- Efficient access to the best resources
- Innovative solutions for sports risk management

Our experience is evidenced through our involvement in the risk and insurance programs of the following

Name	Name
ACT Netball Association	Basketball Australia
Athletics Australia	Bicycle NSW
Australian Baseball League	Bicycle Queensland
Australian Bowhunting Association	Hockey Australia
Australian Football League – (NSW/ACT)	Indoor Cricket Federation – NSW
Australian Indoor Soccer League	Indoor Sports NSW
Australian Karate Federation	National Basketball League
Australian Little Athletics	Netball Australia
Australian Parachuting Federation	New South Wales Netball Association
Australian Pro Rodeo Association	NSW Squash
Australian Rugby League - Metropolitan Cup	PADI Asia Pacific (formerly PADI Australia)
Australian Society of Sports Administrators	Soccer NSW - Futsal
Australian Track and Field Coaches Association	Victorian Golf Association

How to Make a Claim

Non Medicare Medical Claims

Firstly report the claim to Skate Victoria Inc State Administrator Gloria Hawken

Email: { HYPERLINK "mailto:office@skatevictoria.com.au" }

Phone: (03) 5622 0095

Fax: (03) 5623 581

Address: Skate Victoria 69 Korumburra Road, Warragul 3820

- A claim form will be forwarded to you which must be lodged within 30 days of injury.
- Claim form to be returned to Skate Victoria at above address , email or fax.
- Failure to complete all sections of the claim form properly may delay in settlement of your claim.
- Claim on your Private Health Insurer **FIRST** if you have Private Health cover, and send their Statement of Payment with your claim.
- In the case where you have had an initial consultation and treatment is to be carried out at a later date please contact Skate Victoria for claim form and lodge claim within the required 30 day period. Your claim will be registered with receipts to be lodged with SV at time of treatment.
- Payment of ongoing treatment will be made on assessment of receipts. Please send original receipts (unless retained by your Health Fund) Hospital claims must be accompanied by an itemised receipt.
- This cover does not provide for treatment from Doctor, Surgeon, Anaesthetist or Surgeon's Assistant or other accounts which are partly covered by Medicare such as X-ray, MRI Scans and Public Hospitals. The Health Insurance Act (Cth) 1973 **does not** permit the Insurer to contribute to any charges covered by Medicare (including the Medicare Gap).

Loss of Income Claims

Firstly report the claim to Skate Victoria as outlined above

Important Information

- Please note a 7 day excess period applies commencing from the first day medical treatment was sought
- You must be permanent employment at the time of injury
- The Attending Physicians Report must be completed by the practitioner who attended to you i.e Doctor/Physiotherapist/Chiropractor.
- Your loss of income claims must be covered by a Medical Certificate for the full period of disability

Capital Benefits Claims

- If you wish to make a capital benefit claim against this policy or there is a potential for such a claim relating to permanent or partial disablement please notify Skate Victoria immediately.

Public & Products Liability (including Professional Liability)

- It is essential that you notify Skate Victoria immediately of any claim or potential claim. It is also extremely important not to admit liability or discuss the matter with a Third Party. Horsell International staff will guide you as to the next step in the process.

Insurance program

Public and Products Liability

Insured: Skate Victoria Inc, Affiliated Clubs and all registered members, coaches, voluntary workers, officials, employees, whilst participating on officially organised or sanctioned events including training, travelling to and from and all incidental activities thereto.

Insured Activities: Artistic Skating, Inline Hockey, Roller Hockey, Speed Skating and Roller Derby as events and activities as set out by the Skate Victoria including training and all other activities.

Period of Insurance: From: 4.00pm on 31 December 2007

To: 4.00pm on 31 December 2008

Situation: Australia Wide

Sums Insured: **Public and Products Liability**

\$20,000,000 any one occurrence.

Professional Indemnity

\$1,000,000 any one occurrence and in the annual aggregate during any policy period

Property in your Care, Custody and Control

\$100,000 any one occurrence and in the annual aggregate during any policy period.

Excess: \$1,000 each and every claim in respect to property damage

- **Public Liability & Professional Indemnity** - covering the association its club's, member's, administrators, staff, coaches, officials and volunteers against actions taken alleging negligence resulting in injury or damage to property.

Professional Indemnity will respond where the insured becomes legally liable to pay for claims arising from negligent acts, errors or omissions.

Personal Accident

- Insured:** Skate Victoria Inc, Affiliated Clubs and all registered members, coaches, voluntary workers, officials, employees, whilst participating on officially organised or sanctioned events including training, travelling to and from and all incidental activities thereto.
- Insured Activities:** Artistic Skating, Inline Hockey, Roller Hockey Speed Skating and Roller Derby as events and activities as set out by the Skate Victoria including training and all other activities.
- Period of Insurance:** From: 4.00pm on 31 December 2007
To: 4.00pm on 31 December 2008
- Scope of Cover:** Cover under this policy applies only whilst an Insured Person is engaged in the participation of skating, officially sanctioned events, sanctioned training, social and fund raising activities of which are associated with Skate Victoria Inc including travel to and from such events.

What you can claim on

Medical and Dental Costs

This benefit covers only expenses that are not covered by the Medicare Act 1983. Further, it only applies to the difference between any private health insurance rebate to which an Insured Person may be entitled and the actual cost incurred by the Insured Person.

All treatment must be certified by a registered medical practitioner

Any expenses must be incurred within 12 months of the insured person sustaining the injury.

This benefit is subject to deduction of the Excess of \$50 and a maximum payment per claim of \$2,000.

The cover under this section reimburses 85% of non-Medicare medical treatment including

- Private hospital accommodation
-
- Theatre fees in Private Hospital where Medicare does not apply
-
- Ambulance Transport Cost

- Orthotics, Splints and Prosthesis where an Insured Medical Practitioner considers them medically necessary for the treatment of the Bodily Injury

- Dental services (to sound whole teeth only)

- Chiropractor

- Ancillary Medical Procedures

- Physiotherapy
If Insured Person suffers Bodily Injury which within twelve calendar months results in physiotherapy treatment required and provided by a suitably qualified physiotherapist

Following payment will be made

Visits 1 to 5	95% (of the fee charged less rebates from other sources)
Visits 6 to 10	80% (of the fee charged less rebates from other sources)
All other visits	75%

Loss of Earnings

The cover under this section pays 100% of the Members actual weekly income, up to a maximum of \$350 per week, subject to a 7 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 \$350 per week and 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.

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 \$350 per week and 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.

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 include items such 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.

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.

Funeral Expenses

The cover under this section reimburses funeral costs up to a maximum of \$5,000.

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 \$1,000.

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 Benefits.

Capital Benefits

The cover under this section provides \$50,000 for death resulting from accident. All other permanent disabilities are calculated using a percentage of the death benefit depending on the severity of the injury.. Please Note Death is limited to 20% for Members whose age is less than 18.

Bodily Injury sustained by an Insured Person during the Scope of Cover which within twelve calendar months results in:-

The benefits payable will be the following percentage of the Capital Benefit specified in The Schedule.

Event

1	Death (limited to 20% of the Capital Benefit in The Schedule for Insured Persons under 18 years of age)	100%
2	Permanent Quadriplegia	100%
3	Permanent Paraplegia	100%
4	Permanent total loss of sight two eyes one eye	100% 50%
5	Permanent total loss of hearing two ears one ear	75% 25%
6	Permanent total loss of use of two arms one arm	75% 35%
7	Permanent total loss of use of two legs one leg	75% 35%
8	Permanent total loss of use of two+ fingers two fingers one finger one thumb	40% 14% 4% 5%
9	Permanent total loss of use of two+ toes 40% two toes one toe	 14% 4%

10	Permanent total loss of two kidneys	75%
	one kidney	30%
	spleen	25%
	liver	70%
	two testicles	40%
	one testicle	6%
	sexual function	45%
11.	Total & permanent Disfigurement	up to 45%
	shortening of leg	7%

For the purposes of this Event 11 only, Disfigurement means Disfigurement that extends to more than 20% of the entire external body. The total percentage paid to be at Our sole and absolute discretion.