



Insurance Handbook

Prepared For:

AWF Members and Officials

for the period

1st January 2012 to 1st January 2013

Confidentiality

This document is supplied to Australian Weightlifting Federation Inc. on the proviso that the information provided herein at all times remains the property of OAMPS Insurance Brokers Ltd. It may not be copied, circulated or otherwise distributed to any entity outside Australian Weightlifting Federation Inc. The concepts and recommendations outlined herein are, and will remain, the intellectual property of OAMPS Insurance Brokers Ltd

Contents

Summary of Covers	2
Public & Products Liability Insurance	3
Who is covered?	
When & where is cover provided?	
What is covered?	
Sum Insured	
Professional Indemnity Insurance	4
Who is covered?	
When & where is cover provided?	
What is covered?	
Sum Insured	
Sports Injury Cover Insurance	5-8
Who is covered?	
When & where is cover provided?	
What is covered?	
How to Make a Claim	9
OAMPS Team Contact Details	10

Summary of Covers

Cover under the Program consists of the following:

1. Public & Products Liability Insurance
2. Professional Indemnity Insurance
3. Sports Injury Cover Insurance

The above policy benefits, terms and conditions are summarised on the following pages. To obtain a full copy of the policy schedules and wordings please contact OAMPS Insurance Brokers.

Sports Combined Insurance – Public & Products Liability

INSURED:	<i>Australian Weightlifting Federation inc (AWF), All State Weightlifting Bodies, All Individual Affiliated weightlifting Clubs</i>
PERIOD OF INSURANCE:	From: 1 January 2012 To: 1 January 2013 4.00 pm Local Standard Time
WHO IS COVERED:	AWF & Affiliates in Australia together with all members, employed coaches, officials, first aid personnel, administrators and voluntary workers of affiliates. All AWF sanctioned events conducted within the period of insurance.
WHEN AND WHERE COVER IS PROVIDED:	12 Months from 1 January 2012 and provides cover worldwide excluding USA & Canada.
WHEN AND WHAT COVER IS REQUIRED:	Public Liability Products Liability Property in Care, Custody or Control
SECTIONS OF COVER:	<u>Public & Products Liability</u> Covering your legal liability to pay compensation for Personal Injury, Property Damage, and/or Advertising Liability, that happens during the period of insurance which is caused by an occurrence in connection with the premises or business related to AWF or an AWF Affiliated Club
SUMS INSURED	Public Liability: \$20,000,000 Any one occurrence and in the aggregate during the period of insurance Products Liability: \$20,000,000 Any one occurrence and in the aggregate during the period of insurance
EXCESSES	Nil each and every Occurrence

The above is a summary only; please refer to the policy wording for full details

Sports Combined Insurance - Professional Indemnity

INSURED:	<i>Australian Weightlifting Federation inc (AWF), All State Weightlifting Bodies, All Individual Affiliated weightlifting Clubs</i>
PERIOD OF INSURANCE:	From: 1 January 2012 To: 1 January 2013 4.00 pm Local Standard Time
WHO IS COVERED:	AWF & Affiliates in Australia together with all members, employed coaches, officials, first aid personnel, administrators and voluntary workers of affiliates. All AWF sanctioned events conducted within the period of insurance.
WHEN AND WHERE COVER IS PROVIDED:	12 Months from a date to be advised and provides cover worldwide excluding USA & Canada.
WHEN AND WHAT COVER IS PROVIDED:	Professional Indemnity Covering you against liability to pay compensation or damages for personal injury and/or property damage arising from a claim first made against the Insured and notified to the Insurer during the Period of Insurance resulting from a breach of Professional Duty in connection with the AWF.
SUMS INSURED	Professional Liability: \$2,000,000 any one occurrence and in the aggregate during the period of insurance.
EXCESSES	Nil each and every Occurrence

The above is a summary only; please refer to the policy wording for full details

Sports Combined Insurance – Sports Injury Cover

INSURED:	<i>Australian Weightlifting Federation inc (AWF), All State Weightlifting Bodies, All Individual Affiliated weightlifting Clubs</i>
PERIOD OF INSURANCE:	From: 1 January 2012 To: 1 January 2013 4.00 pm Local Standard Time
WHO IS COVERED:	Capitated AWF Registered Members as declared
WHEN AND WHERE COVER IS PROVIDED:	Worldwide
WHEN AND WHAT COVER IS PROVIDED:	<p>The Sports Injury cover provides certain benefits to your Members for death, injury or disability caused by an injury happening during certain sporting events arranged by you or your sporting association. For a full description of the events which are covered, please refer to the attached policy wording, however the events covered include when Members are:</p> <ul style="list-style-type: none">a. Playing in official matches under the auspices of The Insured.b. Engaged in organised training or practice (including practice matches) for the Sport as noted in The Schedule.c. Traveling directly to or from or between activities described in [a] or [b] above and the Insured Person's Normal Place of Residence or place of employment. Any amount payable under Section 4.1 Capital Benefit shall be limited to 20% of the applicable Benefit.d. Staying away from the Insured Person's home district including overseas travel during a tour for the purpose of participating in representative matches and/or any other games duly authorised by The Insured.e. Actually engaged in administrative or organised social activities of The Insured.
EXCESS LIMITS:	Sports Injury Cover: See schedule of benefits on the following page

The above is a summary only; please refer to the policy wording for full details

Sports Injury Cover - Schedule of Benefits

PART D - SPORTS INJURY

Number of registered members / players Capitated Registered Members of AWF as declared

Capital Benefits: \$75,000
The percentage of this amount which is Payable for each of Events 1 – 14 is set out in the policy

Medical Benefits: The percentage of the Medical Expenses covered under this section is 75%

Physio Benefits: As per below Schedule and as outlined in the Policy Wording

***Excess applicable for Medical & Physio Benefits is \$20 each and every claim.
Maximum amount payable per claim for Medical & Physio Benefits \$2,000***

Loss of Income: The amount payable is the lesser if 75% Net Income Lost or \$300 per week

Student Allowance: As per below Schedule and as outlined in the Policy Wording

Domestic Home Help: As per below Schedule and as outlined in the Policy Wording

***Excess applicable for Loss of Income, Student Allowance & Domestic Home Help is 10 days each and every claim.
Maximum benefit period under Section 4.3 is 52 Weeks***

Injury Assistance: The Maximum amount per claim is \$1,500

Sports Injury Cover - Excerpts of Benefits

Excerpts of the Schedule of Benefits:

4.2.1 Non Medicare Benefits

If, during the Scope of Cover, an Insured Person suffers Bodily Injury which within twelve calendar months results in:

- Private Hospital Accommodation
- Ambulance Transport Cost
- Chiropractic
- Dental Services (to sound whole teeth only)
- Ancillary Medical Procedures
- Theatre Fees in Private Hospital where Medicare does not apply
- Orthotics, Splints and Prosthesis where an Insured Person's Medical Practitioner considers them medically necessary for the treatment of the Bodily Injury

We will pay for the Non Medicare Medical Expenses incurred subject to the percentage and maximum sum insured as noted in The Schedule

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.

This benefit is subject to deduction of the Excess specified in The Schedule and a maximum payment per claim as specified in The Schedule.

In the event an Insured Person suffers Bodily Injury more than 200 kilometres from their Normal Place of Residence and are hospitalized for 3 days or more at that location We will pay up to \$2,000 toward the cost of repatriation to a medical facility of the Insured Person's choice within 20 kilometres of their Normal Place of Residence in addition to expenses incurred under Section 4.2.1.

4.2.2 Physiotherapy Benefits

If, during the Scope of Cover, an Insured Person suffers Bodily Injury which within twelve calendar months results in physiotherapy treatment required and provided by a suitably qualified physiotherapist We will pay the following:

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%

This benefit is subject to the maximum payment per claim and the application of the Excess specified in The Schedule

Sports Injury Cover - Excerpts of Benefits Cont.

4.3.1. Loss of Income Benefit – Income Earners

If an Insured Person who earns income via personal exertion suffers Bodily Injury during the Scope of Cover resulting in Temporary Total Disablement We shall pay the percentage noted in The Schedule of the Insured Person's Net Income Lost or the amount specified for this benefit in The Schedule, whichever is the lesser. Cover is only provided if the Insured Person was engaged full time in their Occupation up to the time of the Bodily Injury. An Insured Person's entitlement to benefits under this Section does not commence until after the expiry of the Excess Period specified in The Schedule.

4.3.2. Student Allowance – Non Income Earners

If an Insured Person, who does not earn income but is a full time student at an accredited institution of higher learning, suffers Bodily Injury We shall pay up to 100% of the actual cost of Home Tutorial Expenses certified as necessary by the attending Medical Practitioner subject to a maximum of \$200 per week for each week of Temporary Total Disablement. An Insured Person's entitlement to benefits under this Section does not commence until after the expiry of the Excess Period specified in The Schedule.

For the purposes of 4.3.2 only Home Tutorial Expenses is defined as costs incurred for a tutor or tutors to attend the Insured Person's Normal Place of Residence to continue the studies that the Insured Person has been completing in the 12 months prior to the date of the Bodily Injury.

4.3.3. Domestic Home Help – Non Income Earners

If an Insured Person who does not earn income suffers Bodily Injury We shall pay up to 100% of the actual cost of domestic home help certified as necessary by the attending Medical Practitioner subject to a maximum of \$200 per week for each week of Temporary Total Disablement. An Insured Person's entitlement to benefits under this Section does not commence until after the expiry of the Excess Period specified in The Schedule.

Benefits will only be payable under one of the Sub Sections within Section 4.3 for each occurrence of Bodily Injury.

All Benefits payable under Section 4.3 are subject to the Maximum Benefit Period noted in The Schedule.

How to make a claim

Sports Injury Claims

Telephone OAMPS Insurance on (07) 3367 5000 and ask for a "Sports Injury Claim Form".

Complete all of the questions and make sure that you sign and date the claim form. Have your State Organisation complete "The Club Declaration". Please ensure your treating doctor (GP or Surgeon) completes the "Medical Statement". This is required for all claims.

Send completed form to:

OAMPS Insurance Brokers
GPO BOX 1113
BRISBANE QLD 4001

Make sure you lodge your claim form within 30 days from the date of injury; otherwise your claim may be affected. Please provide as much information as possible when you complete the claim form. If you have any questions please call the OAMPS Insurance Brokers Claims Department on 07 3367 5174.

Public & Products Liability, Professional Indemnity, Association Liability Insurance Claims

It is essential that you notify OAMPS Insurance Brokers immediately on 07 3367 5000 of any potential claim. OAMPS Insurance Brokers will then provide you with advice as how to proceed.

OAMPS Broking Team Contact Details

Account Executive:

Christine Osborne

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Mobile: 0418 772 828

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Branch:

OAMPS Sport, Leisure & Hospitality - Brisbane

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BRISBANE QLD 4001

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OAMPS Claims Team Contact Details

Claims Executive:

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