

# Insurance Summary for AUSTRALIAN AUTO-SPORT ALLIANCE

## National Insurance Program 2022 - 2023



### INTRODUCTION

This Insurance Summary has been prepared by Horsell Duffy Langley as Insurance Brokers to Australian Auto-Sport Alliance (AASA). It is designed to be used as a reference guide and provide general information with regards to the AASA Public Liability, Professional Liability and Personal Accident & Injury National Insurance program.

The information set out in this guide in no way overrides the terms and conditions set out in the policy document and it is important that each section be read in full. If there is any matter on which clarification is required, please contact Horsell Duffy Langley.

### WHO IS THE INSURED?

Clubs, Entities, Companies, Organisations and Persons to whom AASA have sanctioned an event for and for which a Permit has been issued.

### WHAT IS A PERMIT?

A permit is a certificate issued by AASA which officially sanctions an event and enables the Insured to be covered under the AASA insurance program with respect to the activities associated with the sanctioned event.

### WHAT IS COVERED?

The program provides the follows covers:

- Public Liability
- Professional Liability
- Personal Accident & Injury

### WHEN IS COVER PROVIDED?

Cover is provided on the date(s) noted on the sanctioned event Permit.

### WHAT EVENTS ARE COVERED?

- National, State, Club & Inter Club Level Car Race Meets
- Drag Racing
- Rally Cross Events
- Speedway Race Meetings
- Tarmac / Gravel Rallies
- Off Road & ROV Events (Club and State)
- Kart Race Meets (Racing and Non-Racing)
- Burnout Events
- Nats Style Events
- Tractor Pull Events
- Hill Climbs
- Advanced Driver Training
- Drifting Events incl. Practice
- ROV Events (Trophy Karts, Torc Buggies)
- Speedway Event Test and Tune
- Test N Tune / Speed of The Streets / Circuit Driver Training
- Karting Event (Non-Racing)
- Rally Sprint
- Lap Dash / Sprint Meeting
- Drive / Ride / Corporate Days
- Come & Try / Fun Days

- Engineering / Component Testing
- Ride on Mower Event
- Car Show
- Photo Shoot
- Motorkhana / Autokhanas / Khanacross
- Touring Road Events
- Driver Instructor Licenses

### SCOPE OF COVER

#### **Public Liability**

Cover for the Insured for their legally liable to pay compensation in respect of Personal Injury or Property Damage as a result of an incident occurring in connection with the business of the Insured.

#### **Participant Liability**

Cover for the Insured in respect of their legal liability to another Insured arising from the participation in an insured event.

#### **Professional Liability**

Cover for the Insured whereby they are legally liable to pay damages, claimant costs, and expenses in respect of any claim arising as a direct result of any negligent act, error or omission in the conduct of the Insured's business.

#### **Personal Accident / Injury**

There are two categories of Insured Persons:

##### Category 1:

Drivers, Pit Crew, Navigators and Passengers of the Insured.

##### Category 2:

Officials, Board Members, Committee Members, Photographers and Voluntary Workers.

Cover applies whilst the insured person is engaged in a sanctioned event and extends to include:

##### Category 1:

- a) Participation in club, representative, state or national events
- b) Travelling directly to and from the above sanctioned activities
- c) Staying away from home whilst engaged in the above sanctions activities.

##### Category 2:

- a) Unpaid voluntary work performed on behalf of the Insured.
- b) Travelling Arranged by the Insured.

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- c) In an administrative capacity as an official, photographer, trainer or fundraiser.
- d) Travelling directly to and from the above sanction activities
- e) Staying away from home whilst engaged in the above sanctioned activities.

### LIMIT OF LIABILITY / BENEFITS

#### Public Liability

\$50,000,000 any one Occurrence but in the annual aggregate for Products and Pollution Liability.

#### Participant Liability

\$5,000,000 any one Occurrence.

#### Professional Liability (Errors and Omissions)

\$1,000,000 any one incident and \$2,000,000 over the full policy period.

#### Personal Accident / Injury

##### Death and Permanent Disability

A maximum lump sum benefit is payable in the event of a death or a permanent disability to an insured person up to \$100,000 for a Insured person but \$10,000 for an Insured under 18 years of age.

##### Injury Weekly benefits

If an insured person is temporarily totally disabled and unable to work they shall receive a maximum weekly benefit of \$900.

If an insured person is temporarily partially disabled and able to work in a reduced capacity, they shall receive the difference between the \$900 weekly benefit less their weekly salary.

The weekly benefits will apply for a maximum period of 156 weeks subject to a 7 day excess where no benefits are payable.

#### Non-Medicare Medical Expenses

Benefit percentage:	75%
Maximum benefit per injury:	\$5,000
Excess	\$50

Up to \$5,000 of cover is provided, subject to deduction of the excess (if not privately insured) for 75% of the below mentioned non-Medicare expenses should an insured person suffer an injury:

- Private hospital accommodation;
- Ambulance transport cost;
- Chiropractic;
- Ancillary medical procedures;
- Theatre fees in private hospitals where Medicare does not apply;
- Orthotics, splints, and Prostheses.

If an insured person has private health insurance they must claim on that policy first. The AASA program benefits will apply to the difference between any applicable private health insurance rebate which an insured person may be entitled to, and the actual cost incurred.

#### Physiotherapy benefits

Physiotherapy costs are calculated as described above however the percentage benefit amounts varies as follows:

Visits 1 to 5:	95% of the cost up to \$45 per visit.
Visits 6 to 10:	80% of the cost up to \$40 per visit.
All other visits:	75% of the cost up to \$30 per visit.

#### Additional benefits

The following additional benefits may apply and you should contact HDL for further information:

- Transport to and from work benefit;
- Re-imbursment of professional/membership fees;
- Return to work assistance;
- Student Tutorial benefit;
- Domestic Help Expenses benefit;
- Home / Work / Motor Vehicle Modification benefit;
- Private / Public Transport and Parking Out of Pocket Expenses benefit;
- Funeral Expenses benefit;
- Injury Rehabilitation benefit.

#### WHAT IS NOT COVERED?

- Medicare related expenses including gap payments;
- Liability under Workers Compensation legislation;
- Fines and penalties imposed by law;
- Liability arising out of aircraft/aerial device activities.

#### HOW TO MAKE A CLAIM

##### Public, Professional & Participant Liability

Once becoming aware of an incident that may give rise to a claim, contact HDL immediately and do not admit liability under any circumstances.

All incidents that may lead to a Professional Liability claim must be notified before the end of the policy period 1<sup>st</sup> January 2023.

##### Personal Accident / Injury

Written notification and a completed claim form should be provided to HDL in the event of any incident which may give rise to a claim within 30 days of the incidence occurring.

The Dual Personal Accident claim form is attached to this document.

All supporting documents and medical evidence including any non-Medicare original medical tax invoices and receipts that have been incurred will also be required.

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### HDL CONTACT DETAILS

For further information about the AASA insurance program or to make a claim, please contact:

*Leesa Pickles*

Ph. 02 9252 7317

Mobile 0412 511 526

Email [lpickles@HDLbrokers.com.au](mailto:lpickles@HDLbrokers.com.au)

### OTHER IMPORTANT INFORMATION

1. The insurance program expires on the 1<sup>st</sup> January 2023.
2. The insurers are Certain Underwriters at Lloyd's with respect to the Public Liability and Professional Liability policy and DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's with respect to the Personal Accident & Injury policy.
3. AASA is not and does not represent itself as a licensed insurer or insurance broker by endorsing the products referred to in this summary.
4. For further details of the services provided by HDL please contact us on the number above or consult our Financial Services Guide as attached to this summary.