

This brochure is to provide you, as a member, important information on the insurance provided by Surf Life Saving Western Australia.

This insurance cover applies to members whilst involved in sanctioned Surf Life Saving activities. These activities include patrols, competition, training, meetings, fundraising activities and travel to and from these activities in Australia.

The insurance cover incorporates three types of cover. Please read the brochure carefully and if you have any questions please speak with your club or Surf Life Saving Western Australia. Surf Life Saving Western Australia wishes to acknowledge the generous support of FESA and the Western Australian State Government which has allowed us to enhance our member insurance coverage.

How to make a claim

Inform us of your claim

1

Contact your club and inform them of the incident. You must also notify the Operations Manager at Surf Life Saving Western Australia on (08) 9243 9444.

Obtain and fill in your claim form

2

A claim form will need to be completed and submitted as soon as possible.

The declaration on the claim form needs to be signed by your club.

A claim form can be obtained by contacting your club or by contacting Jardine Lloyd Thompson – Phone: (07) 3246 7555.

Submit your claim form

3

Supply the claim form to your club and they will be forwarded to:

Jardine Lloyd Thompson
GPO Box 741
Brisbane, QLD, 4001
or fax: (07) 3246 7590.

Keep a copy of your claim form for your records.

Professional Error and Omissions Liability and Public Liability

In the event of a liability claim do not admit liability under any circumstances.

Contact John Provan immediately to notify any incidents on

Phone: (07) 3246 7502

Fax: (07) 3246 7590

Email: provj@jlta.com.au

Important Notes

1. This information is only a summary of the cover provided.
2. Each insurance cycle commences on 1st October and expires 30th September.
3. Surf Life Saving Western Australia has arranged this insurance program to provide benefit to those registered members of Surf Life Saving Western Australia who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members are encouraged to take out Private Health Insurance.
4. The insurer for the Public Liability Program is Lloyds of London and the insurer for the Personal Accident program is QBE Insurance (Australia) Limited.

MEMBERS INSURANCE INFORMATION



Surf Life Saving Western Australia
2 Samuel Way
North Beach WA 6020
Telephone (08) 9243 9444
Facsimile (08) 9243 9499
mail@mybeach.com.au
www.mybeach.com.au



MEMBERS INSURANCE INFORMATION

WHAT IS COVERED

This program incorporates three covers:

1. Public Liability
2. Professional Error & Omissions Liability
3. Personal Accident

1 PUBLIC LIABILITY

Scope of cover

This policy provides indemnity for insured entities and persons participating in Surf Life Saving sanctioned activities that are held liable for the negligent act that results in property damage or bodily injury anywhere in Australia. From time to time cover is extended to certain activities outside Australia.

Limit of Liability

The cover provided is up to maximum of \$20,000,000.

Excess

The policy has a \$30,000 excess with \$29,000 payable by the SLSA Insurance Fund and \$1,000 payable by the club.

2 PROFESSIONAL ERROR & OMISSIONS LIABILITY

Scope of cover

Provides indemnity to the organisation/employees/members for actual or alleged breach of Professional Duty, which results in injury or property damage to a third party.

Limit of Liability

The cover provided is up to a maximum of \$5,000,000.

Excess

Refer to Public Liability Section.

3 PERSONAL ACCIDENT

Scope of cover

Coverage applies whilst insured persons are involved in sanctioned Surf Life Saving activities. These activities include patrols, competition, training, meetings, fundraising activities and travel to and from these activities in Australia.

This section provides cover for members aged between 4 and 75 years of age.

1. Death and Permanent Injuries

A lump sum benefit is payable in the event of a death or a Permanent Disability. The scale is defined in the policy. The maximum benefit is \$300,000.

2. Non Medicare Medical Expenses

This cover insures persons for NON-MEDICARE medical expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance policy.

Note: Only NON-MEDICARE items are claimable (i.e. the "Medicare gap" is not claimable due to government legislation).

The most common "Non-Medicare" expenses include:-

- Private Hospital
- Physiotherapy
- Chiropractic
- Ambulance
- Dental
- Osteopathy

The most common Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:-

- Doctor's Fees
- Surgeon's Fees
- Anaesthetist's Fees
- X-rays

Benefit

Reimbursement up to 75% of Non-Medicare medical costs, up to maximum of \$5,000 per injury.

Excess

\$50 excess applies to each injury.

Conditions

- i. If a member belongs to a private health fund, they must claim from that fund first.
- ii. Non-Medicare medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

3. Loss of Income

This benefit provides cover for insured persons who are disabled from any injury relating to events covered and are unable to work.

Benefit

85% of your net weekly income up to a maximum of \$1,500 per week, whichever is the lesser.

Excess

14 days i.e. There is no benefit claimable for the first 14 days that you are away from work as a result of injury.

Benefit Period

104 weeks from the date of injury.

Broken Bones Benefit

This benefit provides cover up to \$5,000 for Broken Bones – as per Broken Bones schedule. For further details relating to the above benefits, as well as the policy conditions, refer to QBE Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact SLSWA.

