



# Members Insurance Information



The purpose of this information document is to ensure members are more informed of the scope of the cover and the limitations within the policy.

**Member Personal Accident Insurance is limited by Commonwealth Legislation and SLSWA's broker has benchmarked the cover against other associations to ensure that SLSWA is getting the best available cover available in the general insurance market.**

Despite this insurance cover, members must be aware that not all costs associated with the treatment and rehabilitation of the injury is covered by the SLSWA Member Personal Accident insurance policy. SLSWA's broker strongly recommends that all members should not rely on this cover in the event of personal injury and should instead consider individual private health and income protection insurance that may be better suited to your individual needs.

If private health insurance can be used to reduce the out of pocket cost of treatment, it must be claimed before the SLSWA Member Personal Accident insurance policy can respond. If your private health limit is reached, the SLSWA Member Personal Accident insurance policy may respond to the increased out of pocket cost.

The SLSWA Member Personal Accident insurance policy provides cover for members aged between 4 and 85 years of age. Limits and Conditions apply, and claims under the policy must be made as soon as possible after the date of injury. Eligible medical costs can only be claimed for 12 months from the date of injury, or until the maximum benefit is reached, whichever occurs first.

## IMPORTANT NOTES

1. This information is only a summary of the cover provided. 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.
2. 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.
3. The insurer for the Public Liability Program is Lloyds of London and the insurer for the Personal Accident program is Berkshire Hathaway Specialty Insurance.

Additional information in relation to the Surf Life Saving Insurance Program can be found at [www.au.marsh.com/sport/surf-life-saving.html](http://www.au.marsh.com/sport/surf-life-saving.html)



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## 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 which results in property damage or bodily injury anywhere in Australia.

Activities outside Australia must be referred to Marsh to clarify policy coverage.

#### LIMIT OF LIABILITY

The cover provided is up to a maximum of \$50,000,000.

#### EXCESS

The policy has an Excess of \$1,000 payable by the club.

#### CLAIMS

In the event of a liability claim do not admit liability under any circumstances. Contact Brent Jaenke immediately to notify any incidents on **Phone: 07 3246 7532** or **Email: [surflifesaving@marsh.com](mailto:surflifesaving@marsh.com)**

### 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 bodily injury to a third party.

#### LIMIT OF LIABILITY

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

#### EXCESS

Refer to Public Liability Section.

#### CLAIMS

In the event of a liability claim do not admit liability under any circumstances. Contact Brent Jaenke immediately to notify any incidents on **Phone: 07 3246 7532** or **Email: [surflifesaving@marsh.com](mailto:surflifesaving@marsh.com)**

### 3 Personal Accident

#### SCOPE OF COVER

A level of personal accident insurance cover is offered to you through the SLSWA Member Personal Accident insurance policy in the event you are involved in an incident and suffer an injury when participating in sanctioned Surf Life Saving activities. Sanctioned activities can include patrols, competition, training, meetings, fundraising, as well as direct travel to and from the activity. Members must be aware that the cover provided is consistent across all sanctioned activities. For example, patrolling members do not receive a different level of cover to a Surf Sports athlete.

There are three main areas of cover under the SLSWA Member Personal Accident insurance policy.

#### i. Capital Benefits – Lump Sum for Death and Permanent Injury

A lump sum benefit may be payable through the SLSWA Member Personal Accident insurance policy in the event of Death or Permanent Injury. The scale of benefits may be viewed in the policy wording. Depending on the category of injury or disability suffered the maximum benefit is \$250,000.

#### ii. Non Medicare Medical Expenses

The SLSWA Member Personal Accident insurance policy reimburses the injured person for NON-MEDICARE medical expenses. Only NON-MEDICARE items are claimable. Examples of eligible Non- Medicare medical expenses may include:

Physiotherapy	Dental
*Ambulance transport	Hospital room accommodation only
Chiropractic	Osteopathy

The member must pay any invoices and then claim reimbursement under this insurance policy. Reimbursement is made for 100% of out of pocket costs, up to a maximum of \$5,000 per claim. A one off \$50 excess applies to each claim.

#### EXPENSES NOT CLAIMABLE UNDER THIS POLICY

Where Medicare covers the cost of the treatment but a member is out of pocket because of the 'Medicare gap', the member or their private health insurance will be required to meet the cost of the gap. The gap is not claimable through the SLSWA Member Personal Accident insurance policy.

\*Ambulance transport is only claimable if not covered under the member's own private health insurance.

This is because Commonwealth Legislation prevents any 'Medicare gap' from being claimed. The Medicare gap is the difference between the fees set by the Medicare Benefits Scheme and what a Doctor or hospital actually charges you.

Costs ancillary with the treatment of injuries are not claimable under the SLSWA Member Personal Accident insurance policy. For example, members that are unable to receive treatment from a Doctor or specialist proximal to where they reside and need to travel cannot claim out of pocket expenses such as transport, accommodation and meals even though they may be incurred as a consequence of injury treatment or rehabilitation.

Examples of expenses that will not be reimbursed include;

Doctor performed surgery	X-rays
Anaesthetist's Fees	Transport costs to attend appointments
Surgeon performed surgery	Overnight accommodation or meals

#### iii. Loss of Income

This benefit provides financial assistance when an injury results in lost time from your usual occupation. The SLSWA Member Personal Accident insurance policy can pay the member up to 80% of their net pre-injury weekly income, up to a maximum of \$1,500 per week.

- There is no benefit payable for the first 14 days that you are away from work as a result of injury.
- This policy covers only the base part of the wage/salary. Overtime, commissions, sick or annual leave is not claimable.
- Time away from work to attend appointments etc. is not covered under this policy.
- The policy can respond for up to 104 weeks from the date of injury.

#### HOW TO MAKE A CLAIM

To submit a claim under the SLSWA Member Personal Accident insurance policy, complete the Personal Accident claim form and submit it to Marsh. Marsh will lodge the claim with the insurer (Berkshire Hathaway Specialty Insurance), and the insurer will then directly manage the claim with the injured member. Follow the links at [www.mybeach.com.au/members/member-information](http://www.mybeach.com.au/members/member-information).

For further details relating to the above benefits as well as the policy conditions, refer to Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Schedule and Wording, please contact SLSWA at [enquiries@sllswa.com.au](mailto:enquiries@sllswa.com.au).