

## QAFCA Insurance Program

Below is a "Plain English" version of the QAFCA's Insurance Program. This minimum level of cover means this Program is not "comprehensive" and as such we encourage all participants to review their own individual needs and circumstances and where appropriate take out Private Health, Life and Income Protection Insurance. It is an Individual's responsibility to ensure that he/she has adequate insurance cover for his/her needs.

### PERSONAL ACCIDENT INSURANCE

Personal Accident cover is designed to reimburse a Registered Member/Volunteer for related expenses and costs of an injury. Where a Registered Member/Volunteer sustains an injury, and there are costs and expenses associated with the treatment and recovery of that injury, the cover will reimburse such costs and expenses, according to the benefits outlined hereunder. **Please note that there is no coverage for any Medicare related expenses, including gap payments. This is due to Government Legislation (Section 126, Health Insurance Act 1973)**

#### **Who is covered?**

All members, coaches, officials, first aid personnel, administrators and voluntary workers of QLD Queensland Amateur Fishing Clubs Association Inc. and its affiliated bodies.

#### **When & where is cover provided?**

The policy runs for the period 10 April 2018 to 10 April 2019 and provides worldwide (excluding USA & Canada) coverage whilst involved in the following Fishing authorised/sanctioned activities or events:

- Competing in official activities, such as competitions/tournaments;
- Travelling to or from official competitions, meetings or official functions.
- Engaging in administrative or organised social activities of the Insured;
- Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating.
- Engaged in authorised voluntary work / committee meetings.

#### **What are you covered for?**

##### **Capital Benefits**

The cover under this section provides \$75,000 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. For full details of these percentages, please refer to the Schedule of Capital Benefits contained in the policy wording. Please Note Death is limited to 20% for Members whose age is less than 18.

##### **Non-Medicare Medical Expenses**

The cover under this section reimburses 85% of non-Medicare medical treatment including ambulance, hospital accommodation / theatre fees, orthotics, splints, prosthesis, treatments given by a dentist, chiropractor, masseur, naturopath, osteopath or physiotherapist. The maximum benefit for this section is \$2,500. All treatment must be certified by a registered medical practitioner and not subject to any Medicare rebate. **All claims are subject to a \$50 excess.** Any expenses must be incurred within 12 months of the Member sustaining the injury.

##### **Loss of Income**

The cover under this section pays 80% of the Members actual weekly income, up to a maximum of \$250 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.

### **Funeral Benefit**

Covering funeral expenses incurred up to the sum insured per funeral. The benefit is limited to \$5,000.

**Insurer:** Sportscover Australia Pty Ltd underwritten by Lloyds of London

**The above is a summary only. Please refer to the policy schedule and wording for full terms and conditions.**

## **PUBLIC & PRODUCTS LIABILITY INSURANCE**

Public Liability Insurance provides cover for the insured's legal liability to pay compensation to a third party for property damage and / or personal injury occurring due to a negligent act on the part of the insured.

### **Who is covered?**

All members, coaches, officials, first aid personnel, administrators and voluntary workers of QLD Queensland Amateur Fishing Clubs Association Inc. and its affiliated bodies.

### **When & where is cover provided?**

The policy runs for the period 10 April 2018 to 10 April 2019 and provides worldwide (excluding USA & Canada). Activities covered are:

- Authorised / sanctioned events of QAFCA, such as state titles etc.;
- Affiliated Divisions' and Clubs' competitions, events and fund-raising activities

### **What are you covered for?**

Public Liability:	\$20,000,000 any one occurrence during the period of insurance.
Products Liability:	\$20,000,000 in the aggregate during the period of insurance.
Excesses:	Nil

**Insurer:** Sportscover Australia Pty Ltd underwritten by Lloyds of London

**The above is a summary only. Please refer to the policy schedule and wording for full terms and conditions.**

## **PROFESSIONAL INDEMNITY INSURANCE**

Professional Liability Insurance provides indemnity to insureds for their legal liability to pay compensation to a third party for property damage and / or personal injury resulting from a breach of Professional Duty in connection with the insureds' activities.

### **Who is covered?**

All qualified coaches and officials attached to QAFCA and its affiliated Bodies.

### **When & where is cover provided?**

The policy runs for the period 10 April 2018 to 10 April 2019 and provides worldwide (excluding USA & Canada). Activities covered are:

- Authorised / sanctioned training and education courses on behalf of QAFCA;
- Affiliated Divisions' and Clubs' competitions, events and fund-raising activities.

**When & what are you covered for?**

Professional Indemnity: \$2,000,000 any one occurrence and in the aggregate during the period of insurance.

**Excesses:** Nil

**Insurer:** Sportscover Australia Pty Ltd underwritten by Lloyds of London

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### **MANAGEMENT LIABILITY INSURANCE**

**What is Management Liability Insurance?**

The Management Liability policy is designed to protect insured persons from the costs incurred in defending themselves against legal actions which arise out of honest mistakes in the management of your Business. Management Liability Insurance covers the personal liability for damages and defence costs of company directors and officers, including volunteers, in the event that action is taken against them for breaches of duties they owe as directors or officers.

Directors' and Officers' of businesses are exposed to significant personal liability when they carry out their duties in relation to their organisation. They can be held liable for their own actions as well as the actions of others. The consequences of this personal liability could be financially ruinous for these individuals. It is important to remember that even if the director or officer is innocent the defence costs of a D&O action can put personal assets at risk.

**What is covered?**

- Wrongful Acts - "any error, misstatement, misleading statement, act, omission, neglect or breach of duty committed, attempted, or allegedly committed
- Employment Practices
  - Wrongful dismissal, discharge or termination
  - Breach of oral or written employment contract
  - Employment related misrepresentation
  - Violation of employment discrimination laws
  - Wrongful failure to employ or promote and discipline
- Personal Injury or Publishers Liability
  - Malicious Prosecution
  - Defamation
  - Invasion of Privacy
  - Infringement of Copyright & Plagiarism
  - Libel and Slander Claims

**When & where is cover provided?**

The policy runs for the period 10 April 2018 to 10 April 2019 and provides cover in Australia & New Zealand.

**When & what are you covered for?**

Management Liability: \$5,000,000 any one occurrence and in the aggregate during the period of insurance.

<b>Excesses:</b>	Insured Persons Cover	Nil
	Pollution Defence Claims	\$5,000 each and every Claim
	All other Claims	\$2,500 each and every Claim

**Insurer:** Sportscover Australia Pty Ltd underwritten by Lloyds of London

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