

SUMMARY OF INSURANCE FOR HARNESS RACING AUSTRALIA

INSURANCE PROGRAM
2018/2019



INTRODUCTION

V-Insurance Group is the insurance broker for Harness Racing Australia (HRA), and has worked with HRA to design this insurance program for all affiliated State Controlling Bodies (except Harness Racing NSW and Harness Racing Victoria) including all affiliated clubs and licenced persons. This insurance cover applies when licence holders and other insured persons/entities are involved in activities that are sanctioned by HRA. These activities include official events, training, competition, committee meetings, fundraising activities and travel to and from these activities.

WHO IS INSURED?

This program covers HRA and State Controlling Bodies (except Harness Racing NSW & Harness Racing Victoria), All Licensed Trainers, Drivers, Stable Hands (voluntary workers only) of the Australian Harness Racing Industry including monte race riders, New Zealand Harness licensed visitors and all other licensed visitors, Nominated Clubs; including Australian Mini Trotting Clubs and their Junior Member Participants. Please see the policy wording for more details information on who is insured under this program.

WHAT IS COVERED?

This program incorporates insurance policies;

1. Public Liability & Professional Indemnity
2. Personal Accident

PUBLIC & PRODUCTS LIABILITY INSURANCE

Scope of Cover

This policy provides protection for insured entities and members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world.

Limit of Liability

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

Excess

The excesses range from \$1,000 to \$10,000, depending on the type of claim. Please see the policy wording for further information on the policy excess.

Payment of the excess is the responsibility of the defending party and will not be paid by HRA unless otherwise agreed.

PROFESSIONAL INDEMNITY INSURANCE

Scope of Cover

This policy provides indemnity to a trainer, official, veterinarian or Ambulance Officers if they are held liable for an error or incorrect advice 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

There is a \$10,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by HRA unless otherwise agreed.

PERSONAL ACCIDENT INSURANCE

Scope of Cover

Coverage applies whilst licence holders and other insured persons whilst participating in any recognised and sanctioned activity directly associated with the sport of harness racing, including necessary travel to and from such activities.

This section provides cover for members aged up to 85 years of age. Coverage limitations apply for the under 18 and over 75 year olds.

Benefits

The main benefits under the Personal Accident Policy as listed below:

1) Death & Permanent Injuries

A lump sum benefit is payable in the event of a Death or a Permanent Disability. The Scale of benefits is defined in the policy. The maximum benefit payable is \$500,000.

2) Non-Medicare Medical Expenses

This covers insured 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 cover.

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 Bed & Theatre Fees
- Ambulance
- Physiotherapy
- Anaesthetist's Fees
- Dental
- Chiropractic
- Osteopathy
- Surgeon's Fees
- X-rays

Benefit

Reimbursement up to 100% of Non-Medicare medical costs, up to a maximum of \$10,000 per injury.

Excess

\$50 excess applies to each injury. Nil excess applies if you claim on a Private Health fund.

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Address Level 25, 123 Pitt Street, Sydney NSW 2000
Email sports@vinsurancegroup.com www.vinsurancegroup.com/hra



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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 an injury relating to events covered and are unable to work.

Benefit

85% of your salary up to a maximum of \$750 per week, whichever is the lesser.

Excess

There is no benefit claimable for the first 7 days that you are away from work as a result of injury.

Benefit Period

104 weeks from the date of injury.

4) Student Help Weekly Benefit

Pays 100% of actual expenses incurred for home tutorial by a qualified tutor up to \$500 per week to assist the full time student.

Excess

There is no benefit claimable for the first 7 days that you are away from your place of learning as a result of injury.

Benefit Period

52 weeks from the date of injury.



ENQUIRIES?

Should you have any enquiries about this insurance program please contact V-Insurance Group Pty Ltd;

Level 25 Angel Place, 123 Pitt Street, SYDNEY NSW 2000
Phone: (02) 8599 8660 or local call cost only 1300 945 547
Fax: (02) 8599 8661
Email: sports@vinsurancegroup.com

www.vinsurancegroup.com

V-Insurance Group Pty Ltd,
Corporate Authorised Representative of Willis
ABN: 67 160 126 509 ARN: 432898 AFSL: 240600

Other Benefits available but not listed include;

- Home Modification Benefit
- Funeral Expense Benefit
- Parental Assistance Benefit
- Domestic Home Help - Non Income Earners
- Broken Bones
- Counselling Support Benefit
- Damaged Clothing and Equipment - \$1,000

Further details relating to the above benefits as well as the policy conditions are contained in the Pen Underwriting for and on behalf of Lloyd's of London Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the wording, please contact HRA or visit www.vinsurancegroup.com/HRA

INCREASING YOUR LEVEL OF COVER

HRA licence holders have the option to increase their cover over and above the standard level of cover available. Please contact HRA or V-Insurance Group for a Top-Up Application form or visit www.vinsurancegroup.com/HRA.

HOW TO MAKE A CLAIM

PERSONAL ACCIDENT

A claim form will need to be completed and submitted as soon as possible, you can download this claim form by visiting www.vinsurancegroup.com/HRA

- Once you have completed your claim form and attached all original receipts (unless retained by your health fund), send the documentation to Fullerton Health Corporate Services, who will arrange payment to you.

PROFESSIONAL INDEMNITY & PUBLIC LIABILITY

In the event of a liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify any incidents on ph: 1300 945 547.

Please contact HRA or V-Insurance Group for further details.

IMPORTANT NOTES

- 1) This summary of cover provides factual information about the HRA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting HRA or visiting www.vinsurancegroup.com/HRA.
- 2) This insurance program commenced on 1 September 2018 and expires on 1 September 2019.
- 3) V-Insurance has arranged the Personal Accident insurance program on a group basis without taking into account individual circumstances. This policy provides benefits to members of Harness Racing Australia's States and Territories (except NSW and Victoria), 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 of 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 this Personal Accident insurance all members are encouraged to consider taking out Private Health insurance, Income Protection Insurance and Life insurance if their individual circumstances require it.
- 4) HRA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 5) The insurer for the Public Liability & Professional Indemnity Program is Liberty International Underwriters and the insurer for the Personal Accident is Pen Underwriting International for and on behalf of Lloyd's of London..

Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is a corporate authorised representative of Willis Australia Limited ABN 90 000 321 237, AFSL No: 240600



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