

Benefit

Reimbursement up to 85% of Non-Medicare medical costs, up to a maximum of \$2,000 for members and \$5,000 for volunteers, officials and employees per injury.

Excess

\$25 excess applies to each injury. Nil excess applies if you claim on a Private Health fund.

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.

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

Benefit

100% of your net weekly income up to a maximum of \$350 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

52 weeks from the date of injury.

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Pays 100% of actual expenses incurred for home tutorial by a qualified tutor up to \$200 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.

Other benefits available but not detailed in this brochure;

- Home Modification Benefit
- Funeral Expense Benefit
- Parents Inconvenience Benefit
- Domestic Home Help - Non Income Earners
- Broken Bones

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 AIR.

HOW TO MAKE A CLAIM

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, you can download a copy of the claim form by visiting www.australianiceracing.org
- Complete the claim form and email to generalsecretary@australianiceracing.org for signing of the declaration.
- AIR will sign the declaration and forward your claim form to V-Insurance Group who will ensure your claim is sent to the claims handlers, Fullerton Health Corporate Services.

Note: Fullerton Health Corporate Services is a specialist claims organisation that process the Personal Accident claims on behalf of the insurer.

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.

OTHER INSURANCE

Additional Insurance policies are in place for qualifying members, these include;

- Management Liability (Directors & Officers)
- Group Travel

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ENQUIRIES?

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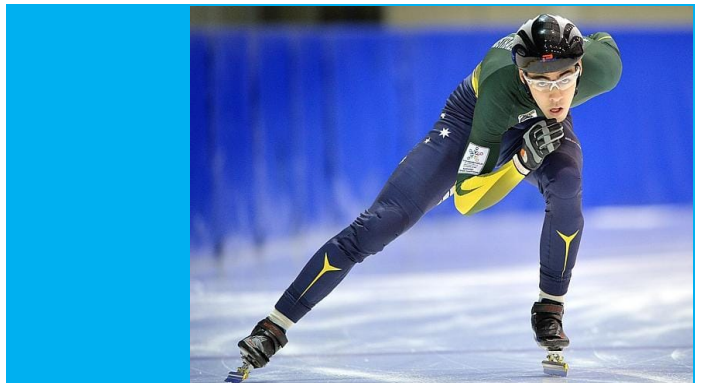


Photo credit: Nicole Garmston

IMPORTANT NOTES

1. This summary of cover provides factual information about the Australian Ice Racing (AIR) Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting AIR or V-Insurance Group.
2. This insurance program commenced on 17 July 2019 and expires on 17 July 2020.
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 Australian Ice Racing, 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 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. This insurance is arranged on a group basis for all AIR insured persons/entities and does not take into account each individuals particular circumstances.
5. AIR is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
6. The insurer for the Public Liability & Professional Indemnity Program is ATC Insurance Solutions and Personal Accident program is Pen Underwriting for and on behalf of Lloyd's of London

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