

## FREQUENTLY ASKED QUESTIONS

If you have a question that has not been answered on this page, please contact V-Insurance Group on (02) 8599 8660 or local call cost only 1300 945 547

Please find below a list of common insurance enquiries. The questions have been sorted under the following 3 headings:

### 1. GENERAL

#### **What is the Period of Insurance for the Insurance Scheme?**

All policies have the following commencement and expiry date;

1 January 2022 at 4pm Local Standard Time to 1 January 2023 at 4pm Local Standard Time.

The exception to this is the Personal Accident policy that has the following commencement and expiry date;

1 February 2022 at 4pm Local Standard Time to 1 February 2023 at 4pm Local Standard Time.

#### **How do I get this insurance cover?**

Personal Accident, Cyber, Public & Products Liability, Professional Indemnity, Property (with limits) and Management Liability cover are provided automatically as part of your Netball Australia, State Association and/or Club membership. For membership enquires please contact your Association or local Club. You are covered if you are a coach performing sanctioned Association or Club coaching activities or involved in activities sanctioned by Netball Australia and/or your State Association, or volunteer for Netball Australia and/or your State Association.

Travel Insurance is only available to nominated individuals whose travel has been authorised by Netball Australia and/or their State/Territory bodies.

We recommend that you contact Netball Australia or your State/Territory Association to find out if you are covered by this insurance.

#### **What measures can Associations & Clubs take in order to minimise risks and reduce potential claims?**

- a) Ensure that all participants (players and coaches) are registered members of their State Association prior to commencing netball activities.
- b) Actively encourage registered coaches to undertake accreditation courses.
- c) Keep an injury register/record of all injuries sustained in any netball related activity.
- d) Ensure that you are incorporated (and maintain your incorporated status) and your bylaws are current and up to date (including the provision of appropriate Discipline and Grievance clauses and Procedures).

What do I do if I have a complaint about the Insurance Program that is in place?

Please address any complaints regarding the Netball Australia Risk Protection Program to V-Insurance Group.

## 2. PUBLIC AND PRODUCTS LIABILITY INSURANCE

### What is Public and Products Liability insurance?

Public and Products Liability insurance is designed to protect you in the event that you are sued by a third party for injuries caused to them or any damage caused to their property. Public Liability insurance will cover the cost of compensation to the third party, should you be found negligent, including any associated defence costs.

### What is Products Liability insurance?

Product liability insurance will cover you in the event that any goods that you supply cause injury, illness, loss or damage to a member of the public. This could include food prepared and sold at a fundraising day.

### What is Professional Liability insurance?

Professional Liability insurance will cover you in the event that you are sued by a person who claims they were injured as a result of your professional negligence. This insurance mainly provides cover for registered coaches who give advice when a member is training or competing in an event.

### What is the excess on the Public and Products Liability and Professional Liability policies?

There is a \$1,000 excess for each and every claim.

### Who is responsible for paying the excess on the Public and Products Liability and Professional Indemnity claims?

The payment of the \$1,000 excess is the responsibility of the defending party and will not be paid by Netball Australia or your State Netball Organisation, unless otherwise agreed.

### What activities are covered under the Public and Products Liability policy?

Administration, promotion, organisation and participation in netball activities including sanctioned training sessions and training camps, sanctioned coaching, the rendering of first aid, provision of food and drink, publication of newsletters, sale of merchandise, property owners or property occupiers liability, social activities including awards presentations, fundraising, BBQs and other social gatherings.

Please note that some fundraising and extreme training techniques may not be covered by the definition of "Activities Covered" in this policy e.g. bungee jumping, car rallies, bull riding rodeos, jumping castles etc. Please phone V-Insurance Group on ph: (02) 8599 8660 or 1300 945 547 if you are unsure as to whether you require insurance cover for any other activities.

### How can we prove that we have Public Liability Insurance?

To automatically obtain a Public & Products Liability Certificate of Currency for the 2022/2023 policy period (this Certificate is often required by your local council to prove your Association or Club has liability insurance in place), please click [here](#). Alternatively, please contact your local State Association.

**Is the Association/Club covered for any fundraising events that we may have throughout the season?**

Yes, Association and Club fundraising activities are automatically covered under the Netball Australia Insurance Program. These activities may include but are not restricted to trivia nights, presentation nights, membership drive sausage sizzle at the local shops etc. However, some activities such as the use of jumping castles could be excluded under the policy. Please refer to V-Insurance Group for confirmation that the activity is covered.

**Are external contractors covered?**

No, external contractors must carry their own Public Liability insurance, unless they are employees of Netball Australia, State Netball Organisations and their Affiliated Bodies or approved registered coaches or officials whilst working for, or conducting sanctioned activities on behalf of Netball Australia, State Netball Organisations or their Affiliated Bodies.

**What should an Association/Club do before signing a Hire/Lease/Rental Agreement?**

- 1) Thoroughly read any agreement before signing.
- 2) Some councils may ask you to sign an agreement which states that they will not be held liable in the event of injury arising as a result of use for training or events.

Please note that there is a policy exclusion on your Public Liability policy if you sign an agreement which contains such "Indemnity and Hold Harmless" clauses. Should you find any Indemnity/Hold Harmless clauses in the agreement, please refer to V-Insurance Group by phoning (02) 8599 8660 or 1300 945 547 or [netball@vinsurancegroup.com](mailto:netball@vinsurancegroup.com) We will advise you on the correct wording to insert into the lease agreement.

### **3. PERSONAL ACCIDENT**

**What is Personal Accident (Sports Injury) insurance?**

Personal Accident insurance is a policy that covers you in the event that you are injured whilst participating or travelling to or from training or events that are sanctioned by Netball Australia, State Netball Organisations or their affiliated Associations or Clubs. The policy will pay out an income or a lump sum in the event of disability, paraplegia, quadriplegia or death, caused by an accident.

**What does the Personal Accident (Sports Injury) insurance cover?**

The Personal Accident policy covers items such as death, paraplegia, quadriplegia, non-Medicare medical expenses, loss of income, student tutorial costs, domestic home help costs and parental assistance. You are covered for injuries even if the accident was your fault.

**When does the cover apply?**

Whilst participating in sanctioned Netball Australia, State Sporting Organisations or their affiliated Associations or Clubs activities including all:-

- a) Official events
- b) Playing, training and trialling
- c) Official social events and fundraising activities
- d) Travel to and from the above activities



**Do I need to have private health insurance if I am covered by the Personal Accident section of this program?**

This is a personal decision. However, it must be remembered that the Personal Accident cover has limited benefits to keep the cost as low as possible.

**What constitutes organised training?**

Organised training is training that is approved by either Netball Australia, State Sporting Organisation, your Association or Club.

**What do I do if I am involved in an accident?**

Advise your Club official who will arrange for an incident report form to be completed.

To submit a claim, complete a Personal Accident claim form and forward to your Association or Club. You can obtain a claim form visiting the following website:

<http://netball.fuelcdi.com.au/16/How-to-Make-a-Claim>

If you have any questions or require assistance, please phone V-Insurance Group on

ph: (02) 8599 8660 or 1300 945 547.

**When should I send in a Personal Accident claim form?**

A claim form should be completed, signed by your Club or Association and submitted to Corporate Services Network as soon as you become aware that you will be making a claim. You do not have to wait until after you have completed treatment for your injury. Please note that any treatment rendered necessary by injury must be completed within 12 calendar months from the date of such injury occurring for expenses to be covered.

**Is the Medicare Gap claimable under the Personal Accident Policy?**

No, the Health Insurance Act (Cth) 1973 does not permit the Insurer to contribute to any charges covered by Medicare (including the Medicare Gap). This means that any charges for treatment from a Doctor, Surgeon, Anaesthetist or Surgeon's Assistant Fees are not covered. It also means charges for X-Ray, some MRI Scans (if Medicare registered) and Public Hospitals are not covered. In addition, there will be no refund in respect of:

- a) any expenses recoverable by You from any other insurance program or plan providing medical or similar coverage or from any other source except for the excess of the amount recoverable from such other policies/plans.
- b) any expense to which the National Health Act (Cth) 1953 or any of the regulations made there under apply.

**Are MRI's covered under the Personal Accident policy?**

MRI scans are generally claimable through Medicare, however sometimes the referrer and/or provider is not registered with Medicare so they deny the claim. In this situation, you can claim through Netball Australia Personal Accident policy.

**What is the maximum benefit period for Loss of Income and Non Medicare Medical Claims?**

104 weeks for Loss of Income claims and 52 weeks for Non Medicare Medical Claims.

### **What is the Excess / Elimination Period under the Personal Accident Policy?**

There is a \$75 excess in respect to making a claim for non-Medicare medical treatment. This amount will be deducted from any reimbursements that you are entitled to. If you are making a loss of income claim you are subject to a 14 day elimination period which also takes into account any accrued sick leave or other entitlements. This means that any loss of income during this period is not claimable.

### **Is the cost of Ambulance Transport covered under the Program?**

Yes, Ambulance transport is a non-Medicare medical expense and as such covered under the Personal Accident section of the Program (up to the limits that you are entitled to).

### **Can I claim on my Private Health Insurance as well as the Insurance Scheme for personal injury claims?**

You must initially claim on your Private Health Insurance and then claim on the Insurance Scheme for any non-Medicare medical costs that exceed the limits of your Private Health Insurance.

### **Do any conditions apply for loss of income if I am employed on a part time or casual basis?**

Yes. For a claim to be considered, the insured person must be in permanent employment at the time of the injury. Full Time employment means being engaged in permanent work in the Insured Person's occupation, for a minimum of 5 hours per week over the 8 week period immediately prior to the injury. The weekly accident benefit is 100% of your net weekly income up to a maximum of \$250 per week (\$300 per week for Netball WA members, \$700 per week for Officials and voluntary workers), whichever is the lesser. Please note that your employer needs to complete the loss of income section of the claim form.

### **Can I make more than one claim during the year?**

Yes, you can make more than one claim during the year. It is important however, that you obtain a clearance from your treating physician prior to returning to netball activities.

#### *Example of a Medical Claim Payment*

Susan is a 14 year student who has injured her leg whilst competing in a sanctioned Netball affiliated club game. She has been advised by her local doctor that she requires an operation to repair tendons and then will be receiving rehabilitation after the surgery. Susan is not covered by private health insurance.

## PAYING THE CLAIM

The following summarises how an insurance claim is calculated.

### Medical Expenses

(Government legislation does not allow General insurers to cover any costs subject to a Medicare rebate)

Private practitioner visit (ie. Doctor)	Covered by Medicare *
Surgeon	Covered by Medicare *
X-Ray/MRI	Covered by Medicare *
Anaesthetist	Covered by Medicare *
Theatre costs	Covered by Medicare *
Private Hospital accommodation	3 days @\$500 \$1,500.00
9 Physiotherapy visits @ \$50 per visit	\$450.00
Sub Total	\$1,950.00
Benefit Selected 80%	\$1,560.00
Less \$75 excess	\$1,485.00
Total Claim Payment	\$1,485.00

\* In most cases Medicare does not cover 100% of the medical provider's costs. The difference is known as the "Medicare Gap" and is not covered by the Netball Australia Personal Accident program due to government legislation.