



Network
INSURANCE GROUP

Steadfast
THE STRENGTH YOU NEED



Personal Accident Insurance Policy

30 June 2022 to 30 June 2023

Summary of Cover



INTRODUCTION

Network Insurance Group is the Insurance Broker for Australian Sailing. We have worked closely with Australian Sailing to arrange Personal Accident Insurance through AIG Australia Limited, that covers club members and other insured persons whilst involved in club sanctioned activities. These activities include organised club on-water activities (including racing and training), shore based activities such as club house maintenance or social activities and travel to & from these activities. This brochure is a summary of cover only. Refer to the Product Disclosure Statement (PDS) and Policy Schedule for full terms & conditions. Please contact Network Insurance Group for further assistance.

WHO IS INSURED?

This Policy covers:

- All current financial members of Australian Sailing Affiliated Clubs (including Sail Pass participants), as well as accredited instructors, officials and coaches
- Voluntary Workers, Directors and Committee members of Australian Sailing affiliated clubs
- State and Territory Member Yachting Associations (MYA)
- Registered Accredited Discover Sailing course participants and Discover Sailing Day participants
- The policy provides cover for members aged up to 90 years of age. Limits apply for members aged under 18 and over 75 years of age.

WHAT IS COVERED?

Coverage provided for up to 200 Nautical Miles off the Australian Coast, and applies whilst Insured Persons are:

- participating in an Australian Sailing affiliated club sanctioned race, regatta or event (including non-sailing or racing activities that are organised by the club); or
- training or practicing for an Australian Sailing affiliated club sanctioned race that you are registered to participate in; or
- participating in an Australian Sailing accredited Discover Sailing Course (and for up to three months from course completion); or
- officiating activities authorised and under the control of the Insured; or
- providing unpaid voluntary work authorised and under the control of the Insured; or
- participating in an Australian Sailing affiliated club organised social or fundraising activity; or
- engaged in necessary direct travel between your normal place of residence or employment and the place of the activities described above. Benefits are limited to 20% of the Sums Insured stated in the Policy Schedule unless the mode of transport is aboard a vessel registered to participate in an Australian Sailing affiliated club sanctioned event.

WHAT ARE THE BENEFITS?

The benefits under the Personal Accident Policy are listed below:

Permanent Disability	<p>This benefit provides a lump sum benefit in the event of Permanent Disability.</p>	<p>Benefit</p> <ul style="list-style-type: none"> • The paraplegia and quadriplegia benefit is \$100,000. • Other Capital Benefits are paid as a percentage of \$50,000 as itemised in the Product Disclosure Statement.
Fractured Bones Benefit	<p>This benefit covers insured persons who suffer Injury resulting in a fractured (broken) bone.</p>	<p>Benefit</p> <p>Up to \$5,000 any one accident.</p> <p>The benefit payable will depend on the bone that is fractured and whether surgery is required. Please refer to Fractured Bone Schedule of Benefits included in Policy Endorsements.</p> <p>Benefit Period: up to 52 weeks from date of injury.</p>
Non Medicare Medical Expenses	<p>This benefit covers insured persons for reimbursement of Non-Medicare medical expenses.</p> <p>The most common “non-Medicare” expenses insured by this policy include:</p> <ul style="list-style-type: none"> • Private Hospital Bed & Theatre Fees • Ambulance • Chiropractic • Osteopathy <p>Medical expenses that are not insured by this policy (covered all or in part by Medicare) include:</p> <ul style="list-style-type: none"> • Doctor’s Fees • Anaesthetist’s Fees • Surgeon’s Fees 	<p>Benefit</p> <p>Reimbursement up to 100% of Non-Medicare medical expenses, up to a maximum of \$5,000.</p> <p>Excess: \$50</p> <hr/> <p>Conditions</p> <ul style="list-style-type: none"> • If the insured person belongs to a private health fund, they must claim from that fund first. • Policy covers Non-Medicare medical expenses incurred within 52 weeks from the date of injury. • See PDS for full terms/condition.
Dental Benefits	<p>This benefit covers insured persons who suffer Injury resulting directly in dental treatment.</p>	<p>Benefit</p> <p>Up to \$5,000 any one accident and limited to:</p> <ul style="list-style-type: none"> • Loss of Teeth resulting in prosthetic replacement- \$1,250 per tooth • Damage to Teeth resulting in prosthetic restoration- \$625 per tooth <p>Benefit Period: up to 52 weeks from date of injury</p>
Physiotherapy Benefit	<p>This benefit covers insured persons following an Injury which requires ongoing Physiotherapy treatment.</p>	<p>Benefit</p> <p>Up to \$850 any one claim and limited to:</p> <ul style="list-style-type: none"> • Visits 1 to 5: 95% of fees less rebates from other sources (max \$45 per visit) • Visits 6 to 10: 80% of fees less rebates from other sources (max \$40 per visit) • All other visits 75% of fees less rebates from other sources (max \$30 per visit) <p>Benefit Period: up to 52 weeks from date of injury</p>
Student Tutorial	<p>This benefit reimburses costs actually incurred for tutoring to assist the full-time student.</p>	<p>Benefit</p> <p>80% of actual costs up to a maximum of \$450 per week .</p> <p>Excess: 7 days</p> <p>Benefit Period: 52 weeks</p>
Domestic Home Help	<p>This benefit reimburses costs actually incurred for hiring domestic help and/or childminding services.</p>	<p>Benefit</p> <p>80% of actual costs up to a maximum of \$450 per week .</p> <p>Excess: 7 days</p> <p>Benefit Period: 52 weeks</p>

Loss of Income	This benefit provides cover for insured persons who are income earners at the time of the injury.	Benefit 85% of your weekly income up to a maximum of \$450 per week. Excess: 7 days Benefit Period: up to 52 weeks .
Funeral Expenses	This benefit pays all reasonably incurred funeral expenses if an Insured Person suffers an Injury resulting in Death.	Benefit The Funeral Benefit payable to members is a maximum amount of \$10,000.
Death	This benefit provides a lump sum benefit in the event of death.	Benefit <ul style="list-style-type: none"> • The Death Benefit for members between the ages of 18 - 85 is \$50,000. • The Death Benefit for members under 18 or over 85 years old is \$10,000.
Parent Inconvenience Allowance	This benefit provides dependant Insured Persons under 20 years of age who are hospitalised with a daily living allowance.	Benefit \$25 per day of hospitalisation Excess: 7 days Benefit Period: 52 weeks Additional benefits provided by the policy: <ul style="list-style-type: none"> • Rehabilitation Expenses - 6 months (up to \$3,000) • Home Renovation Benefit - 80% (up to \$10,000)

HOW TO MAKE A CLAIM



1. Please use the code to download the required claim form from our website.
2. Return your completed claim form and supporting documentation as soon as possible to sailing@networksteadfast.com.au
3. We will review your claim and submit it to AIG's Claims team for assessment.
4. You will be provided with confirmation of your claim lodgement together with details on how to track the progress of your claim.
5. For assistance in completing your claim form, please contact Network Insurance Group on 1300 856 657 or email sailing@networksteadfast.com.au

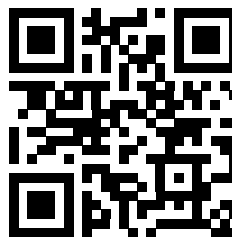
ENQUIRIES

Should you have any enquiries about this insurance policy or require any assistance please contact:

Network Insurance Group

If overseas, call +61 2 9957 2544 or local call costs in Australia 1300 856 657

Email sailing@networksteadfast.com.au



Scan the code to view the complete details of the insurance Policy on our website