

Masters Swimming Australia

Summary of insurance cover



Marsh is the insurance broker for Masters Swimming Australia (MSA) and has worked closely with MSA to design and provide this insurance program for their affiliated members and clubs.

This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by MSA. This brochure is a summary of the cover only.

If additional cover is required, please contact Marsh.

What is covered?

The main insurance policies that are arranged to cover affiliated members, volunteers and clubs of Masters Swimming Australia are:

- **Public liability insurance**
- **Personal accident insurance**

Public liability insurance

What is It?

Public liability Insurance helps provide cover for clubs if a third party claims they have suffered a serious injury or their property has been damaged due to the clubs alleged negligent activities.

Who is covered?

The Public liability policy provides cover for all clubs affiliated with Masters Swimming Australia, including staff, volunteers and officials that are held liable for a negligent act that results in property damage or bodily injury. This also includes all registered and affiliated associations and clubs participating in sanctioned club events and activities.

Limit of liability

Public liability	\$20,000,000 limit any one occurrence
Products liability	\$20,000,000 limit any one occurrence and in the annual aggregate
Professional indemnity	\$5,000,000 limit

Excess

There is a \$2,500 policy excess. The club is responsible for the payment of the excess.

Personal accident insurance

Scope of cover

The cover applies to all affiliated clubs and/or affiliated members including, but not limited to all registered participating members for participation in organised games, practice and training sessions, directors, officers, employees, staff, officials, office bearers, club directors, committee members, teachers, coaches, instructors, timekeepers, technical officers, facilities maintenance staff, all voluntary workers including co-opted volunteers, prospective members, guest swimmers, first aid personnel of these bodies and clubs.

Benefits

Please read the policy terms and conditions for the terms and conditions applicable.

The main benefits under the personal accident policy are as follows:

Death and permanent injuries

A lump sum benefit is payable in the event of an accidental death or a permanent disability. The scale of benefits is defined in the policy. The maximum benefit is \$50,000 for paraplegia and quadriplegia. Please refer to the policy schedule for full details.

Non-Medicare medical expenses

This covers insured persons for medical expenses that are not covered by Medicare and the policy is for reimbursement only. That is, the claimant 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:

- Physio
- Ambulance transport
- Chiro
- Private hospital
- Dental

Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:

- Doctor's fees
- X-rays
- Surgeon's fees
- Public hospital costs
- Anaesthetist's fees
- MRI scans

Benefit

Reimbursement up to 50% of Non-Medicare medical costs, up to a maximum of \$1,500 per injury.

Excess

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

Conditions

- If a member belongs to a private health fund, they must claim from that fund first.
- Non-medicare medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

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

75% of your income up to a maximum of \$210 per week for 52 weeks.

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.

WHEN DOES PERSONAL INJURY INSURANCE APPLY?

- An official match or training session
- Traveling to and from an official club activity
- Participation in an official club function
- Tours or representative matches

OTHER BENEFITS INCLUDED BUT NOT LISTED ARE:

- Domestic home help – non income earners
- Student assistance benefit

UNINSURED RISKS TO CONSIDER:

Please be aware that the cover arranged by Marsh on behalf of Masters Swimming Australia does not necessarily cover all of your risks and exposures. Some additional insurance policies you may need to consider include:

- Property (fire and perils, burglary etc)
- General property/ portable equipment
- Cancellation insurance

How to make a claim

Personal Accident

All claims must be notified to Sportscover within 120 days of the accident, injury or damage occurring. Please notify Sportscover in the following ways:

- Step 1:** Log onto Sportscover Australia and complete the claim form request. This will enable Sportscover to record your intention to claim and allow their office to issue you with all the appropriate claim documents you require to submit your claim OR download a claim form and forward completed form to Sportscover via fax, post or email.
- Step 2:** Once you have completed all sections of the claim form and have returned the completed claim form to Sportscover you will then receive your claim number and internet access PIN via post or email.
- Step 3:** Once you have received your PIN from Sportscover you can monitor your claim progress by visiting the Sportscover website www.sportscover.com and hit the claims link or you can contact Sportscover direct on the Claims Hotline phone number – 1300 134 956

Liability claims (public and management liability)

Claims made against you by members of the general public for personal injury or damage to their property.

If this occurs, it is essential that under no circumstances should any admission of liability or offer to pay, be given to the person concerned.

To ensure that your interests are fully protected it is also important that you notify Marsh immediately of any potential claim at sport@marsh.com and admin@mastersswimming.org.au.

Disclaimer: This coverage summary of the Masters Swimming Australia Insurance Program is prepared as a brief outline of the proposed cover. It is not a complete description of all the policy's terms, conditions and exclusions which determine coverage for a claim. For full details of the terms, conditions and limitations of the covers, refer to the specific policy wordings and/or Product Disclosure Statements available from Marsh on request.

Marsh Pty Ltd (ABN 86 004 651 512, AFSL 238983)(“Marsh”) arrange the insurance and is not the insurer. Marsh has arranged this insurance program to provide benefits to those registered members of Masters Swimming Australia who, through injury or accident, may incur financial loss and who would otherwise have not received assistance. The program seeks to provide benefits to those most exposed and to maintain their protection. The policy therefore cannot provide 100% cover or 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. The legislation also applies to the Medicare gap. Insurance is arranged on a group basis for all Masters Swimming Australia insured persons/ entities and does not take into account each individuals particular circumstances. Masters Swimming Australia is not, and does not represent self as licensed insurance broker by endorsing the products outlined in this brochure. Masters Swimming Australia receives a financial benefit when a policy is arranged by Marsh, enabling it to continue to provide further services to the members. Marsh makes no representation or warranty concerning the financial condition or solvency of insurers or re-insurers.

The insurer for the Personal Accident program is Sportscover Australia (ABN 43 006 637 903).

The Public Liability insurer is Sportscover Australia (ABN 43 006 637 903).

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Talk to Marsh now

Call: 1300 130 373

Address: 727 Collins Street, Melbourne, Victoria 3008

Email: sport@marsh.com

Talk to Masters Swimming Australia now

Call: 0419 609 849

Email: admin@mastersswimming.org.au

About Marsh

[Marsh](#) is the world's leading insurance broker and risk advisor. With over 45,000 colleagues operating in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of [Marsh McLennan](#) (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people.

With annual revenue over \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: [Marsh](#), [Guy Carpenter](#), [Mercer](#) and [Oliver Wyman](#). For more information, visit marshmclennan.com, follow us on [LinkedIn](#) and [Twitter](#).