

# INSURANCE PROGRAMME



## Unmatched Protection for our Sport

Motorcycling Australia (MA) arranges a comprehensive portfolio of insurances to protect and benefit its members and affiliates.

### Who is covered?

- Affiliated Clubs
- Members
- Officials
- Club Employees
- Volunteers
- Accredited Coaches
- Accredited Media

### What does the portfolio cover?

- Public Liability for events where MA has issued a permit
- Personal Accident for participants
- Directors' & Officers' Liability
- Professional Indemnity
- Employment Practices Liability
- Employee Crime
- Statutory Fines & Penalties

### Public Liability Insurance

Protection against liability to pay compensation for personal injury, property damage or advertising injury due to negligence occurring in connection with an MA-permitted event.

*Public Liability Policy & Certificate of Currency are available at [www.ma.org.au/support/insurance/](http://www.ma.org.au/support/insurance/)*

### Directors' & Officers' Liability Insurance

Protection for club board, committee and management against liability to pay damages arising from the decisions and actions taken within the scope of acting in those roles.

### Professional Indemnity Insurance

Protection for club, its board, committee and management, and for accredited coaches against claims for financial loss by a third party as a result of incorrect professional advice.

### Employment Practices Insurance

Protection for club, its board, committee and management against claims made by workers whose legal rights as employees have been violated.

### Employee Crime Insurance

Protection for club against direct financial loss due to employee fraud.

### Statutory Fines & Penalties Insurance

Protection for club, its board, committee and management against liability to pay civil fines or penalties for, or the cost of defending prosecutions for unintentional breaches of statute.

### Personal Accident Benefits Cover

A table of benefits provides support to members who have been injured while participating in an MA-permitted event or, in a fatality, to their next-of-kin, including:

- **For death:** A lump sum of \$75,000 for persons aged 18 and over, or \$10,000 if aged under 18.
- **For quadriplegia or paraplegia:** A lump sum of \$150,000
- **For permanent disability:** A lump sum of \$50,000 for permanent total disability, partial disability is assessed on a scale to a maximum of \$50,000.
- **Non-Medicare medical expenses:** Reimbursement for expenses such as chiropractic, physiotherapy, occupational therapy, pharmacy, dental & osteopathy up to a maximum of \$5,000, net of any private health insurance entitlements, and incurred within 52 weeks of the date of injury. Note the Policy does not cover Medicare gap payments, and it does not cover expenses covered by Medicare like doctor's fees, surgeon's fees, anaesthetist's fees & x-rays.
- **Emergency transport costs** for Officials, Marshalls & Volunteers up to a maximum of \$10,000.
- **Accommodation expenses** for family members of injured riders: reimburses up to \$125 per night (up to a maximum of \$10,000) for accommodation if the injured rider is hospitalised more than 250km from home and cannot be moved to a hospital closer to home.
- **Other benefits:** Parents Inconvenience Allowance, Student Tutorial Weekly Benefit, Home Help / Child Minding Weekly Benefit, Loss of Income (Officials, Marshalls & Volunteers only) and Funeral Benefit.

**Please Note:** The Personal Accident policy does not purport to cover all loss or costs incurred by the claimant. Federal Government legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare, or from insuring the Medicare Gap. Members are encouraged to take out private health and income protection insurance.

The Personal Accident Policy Wording is available at [www.ma.org.au/support/insurance/](http://www.ma.org.au/support/insurance/)

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## Uninsured or Underinsured Risks

MA has become increasingly aware of clubs not insuring or underinsuring their business, property and assets.

- Review your asset schedule (i.e. building, vehicles, machinery etc) to ensure all assets are listed
- Compare the asset schedule with the insurance schedules to make sure they match
  - Make sure all assets are insured
  - Make sure assets are insured for their full or replacement value
- Be aware of coinsurance/underinsurance/average clauses in your policy that may affect the amount the insurer will pay at claims time. Insuring an asset for (say) 50% of its true value, expect the insurer to only pay half the value of your claim
- Insurances relevant to a club might include:
  - Fire & theft (i.e. Business Insurance covering buildings and contents)
  - Business Interruption (i.e. payment for loss of income or profit during the period where you cannot operate due to an insured event, such as fire)
  - Public Liability
  - Plant & Equipment (Excavators etc)
  - Motor Vehicle (Including Trailers & Motorcycles)
  - General Property
  - Other (Travel, Workcover, Fraud, Transit etc.)

Don't delay, contact MKM today for advice and help, or for a quote on your Business Insurance! 24/7 liability cover can be as cheap as \$500 per year!

## Warning:

Please review your current liability insurance to ensure coverage for broken bones, motorcycle riding and racing. Other insurers may not cover these items and may be leaving their customers without proper cover, or with no cover at all!

## Important Notes

1. The information provided in this brochure is general in nature only and does not constitute personal financial advice. You should consider your personal objectives, financial situation and needs before acting on any information in this brochure, and seek appropriate legal, tax and other advice before making any decision
2. The Personal Accident policy does not purport to cover all loss or costs incurred by the claimant. Federal Government legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare, or from insuring the Medicare Gap. Members are encouraged to take out private health and income protection insurance.
3. MA is not and does not represent itself as licensed insurance brokers by endorsing the products outlined above.
4. The insurer for the Public Liability insurance and the personal accident insurance is MA Insurance Ltd.
5. The insurer for the Directors' & Officers', Professional Indemnity, Employment Practices, Employee Crime, and Statutory Liability insurances is Chubb Insurance Australia Ltd

## How to Make a Claim

### Personal Accident

- Download the claim form  
[www.ma.org.au/support/insurance/](http://www.ma.org.au/support/insurance/)
- Submit the completed claim form to Proclaim:  
[ahclaims@proclaim.com.au](mailto:ahclaims@proclaim.com.au)

### Public Liability

- Do not admit liability
- Get in touch with MA's general counsel by email:  
[legal@ma.org.au](mailto:legal@ma.org.au)

### Professional Liability

Notify any claim or incident to MA's insurance brokers, MKM by email - [julia@mkmpartners.com.au](mailto:julia@mkmpartners.com.au)

## Contacts

### MKM, Julia Kelly - Quotes & Cover Queries

Email: [julia@mkmpartners.com.au](mailto:julia@mkmpartners.com.au)  
Phone: 0452 502 382

### Proclaim - Claims & Claims Queries

Email: [ahclaims@proclaim.com.au](mailto:ahclaims@proclaim.com.au)  
Phone: 02 9287 1302

### MAIL, Tony Hynes - Process Queries

Email: [legal@ma.org.au](mailto:legal@ma.org.au)  
Phone: 03 9684 0500