

# INSURANCE PROGRAMME



## Unmatched Protection for Our Members

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

### Who is covered?

- Members
- Officials
- Volunteers
- Accredited Coaches
- Accredited Media

### What is covered?

- Public Liability for events where MA has issued a permit
- Personal Accident for participants

### Public Liability

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/)*

## Personal Accident (PA) Insurance 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 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.
- **For quadriplegia or paraplegia:** A lump sum of \$150,000
- **For death:** A lump sum of \$75,000 for persons aged 18 and over, or \$10,000 if aged under 18.
- **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 reimburses 100% of ambulance costs incurred 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, provided you get prior approval from Proclaim for this benefit.
- **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 PA 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 and ambulance cover.

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

## New Zealand Events

Australian riders holding a current MA annual licence can purchase a Start Permission to participate in some MNZ-permitted event and be covered by our PA benefits, with one important added benefit: Repatriation cover.

### Key benefits include:

- Up to AUD100,000 for medical repatriation to Australia (up to AUD10,000 for mortal remains)
- Accidental death benefit up to AUD75,000
- Quadriplegia or paraplegia benefit up to AUD150,000
- Permanent Total Disability benefit up to AUD50,000

MOTORCYCLING AUSTRALIA

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## 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)

## 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

## 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. MA is not and does not represent itself as licensed insurance brokers by endorsing the products outlined above.
3. The insurer for the Public Liability insurance and the Personal Accident insurance is MA Insurance Ltd.