



Australian Baseball League



Gallagher

Insurance | Risk Management | Consulting

Dear Australian Baseball League Teams,

We are pleased to present this quick guide for the 2023/24 Australian Baseball League Insurance Program.

The purpose of this quick guide is to provide an overview of some of the key coverage provided under the program as well as instructions on how to make a claim. For further details on any of these covers or information on any other insurance in place, please refer to Gallagher Sport.

Please note, General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the “Medicare Gap”, (refer to National Health Act 1953).

The cover provided under this program is not “comprehensive” and is intended to complement other insurance cover you may have in place. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health insurance) and we encourage all participants to consider their own individual needs and circumstances in relation Private Health, Life and Income Protection insurance. It is an individual’s responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable 2023/24 season.

Yours sincerely,

Gallagher Sport

Scope of cover

Who is covered?

The Australian Baseball League Insurance program covers all ABL teams including all players, coaches, first aid personnel, administrators, officials, directors, executives and voluntary workers involved in activities which are sanctioned by Baseball Australia & the Australian Baseball League.

What is covered?

The Australian Baseball League Insurance Program provides the following key areas of cover:

- Personal Accident Insurance
- Public & Products Liability Insurance
- Professional Indemnity Insurance
- Management Liability Insurance

In general, all sanctioned/approved baseball activities are covered, including official events, all playing, training and trialing, meetings and fundraising activities or other related activities sanctioned by Baseball Australia. For complete coverage details, please refer to:

sport.aiq.com.au/baseball-australia

What does Personal Accident Insurance cover?

The Personal Accident Policy provides financial assistance to insured individuals who sustain an injury during sanctioned Baseball related activities.

What does Public & Products Liability and Professional Indemnity cover?

Public & Products Liability provides protection for affiliated members against legal and associated costs that may arise if accused of negligence.

Professional Indemnity insurance provides protection for affiliated members against legal and associated costs that may arise if accused of negligent acts, errors or omissions.

What does Management Liability Insurance cover?

Management Liability provides a broad package of protection to an entity, its individual directors and it's officers who provide vital roles within the entity insuring them against claims that may arise internally or externally from Wrongful Acts.

Benefits

Personal Accident

Who is covered? All ABL teams including all players, coaches, first aid personnel, administrators, officials, directors, executives and voluntary workers involved in activities which are sanctioned by Baseball Australia & the Australian Baseball League.

Benefit	Coverage
Capital Benefit	\$100,000 for members aged 18-75 years. \$20,000 for all other ages. Fractured Bone Benefit is up to \$5,000, depending on location on body.
Non-Medicare Benefit	85% reimbursement up to a Maximum of \$2,250 per claim except up to \$5,000 for Voluntary Workers. Excess of \$20 applies per claim except NIL if you claim through Private Health Insurance first.
Loss of Income	85% of salary up to a Maximum of \$250 per week for all members except Voluntary Workers (\$500 per week). Maximum Benefit Period (weeks) 52 weeks. Excess/Waiting Period (days) 7 days.
Additional Benefits	Coverage
Rehabilitation	\$25,000
Return to work	\$25,000
Independent financial advice	\$5,000
Dependent child assistance	maximum SUM INSURED OF \$45,000
Surviving spouse partner	\$5,000
Unexpired membership	\$1,000
Home and or vehicle modification	\$10,000
Funeral expenses	maximum SUM INSURED OF \$10,000
Chauffeur	As per POLICY WORDING
Bed Care	As per POLICY WORDING
In Memoriam	\$1,000
Kidnapping	\$10,000

Benefits (Cont.)

Public Liability / Professional Indemnity / Management Liability

Who is covered? All ABL teams including all players, coaches, first aid personnel, administrators, officials, directors, executives and voluntary workers involved in activities which are sanctioned by Baseball Australia & the Australian Baseball League.

Benefit	Coverage
Public Liability	\$20,000,000 Any one Occurrence. \$250 Excess.
Products Liability	\$20,000,000 Any one Occurrence and in the aggregate. \$250 Excess
Professional Indemnity	\$5,000,000 Any one Claim and in the aggregate. \$250 Excess
Management Liability	\$5,000,000 Any one Claim and in the aggregate. Various sub-limits and excesses apply - as per Policy Schedule.



How do I make a claim?

Need to make a Baseball Australia related claim? The below step-by-guide is here to help you through the claims process depending on the type of claim you need to make:

Need to make a Personal Accident Insurance claim?

To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

Step 1:

Download a Baseball Australia Personal Accident Claim Form from sport.ajg.com.au/baseball-australia/claims

Step 2:

Arrange for your doctor to complete the relevant section of the claim form.

Step 3:

Please return your personal accident claim form and supporting documentation to the appointed claims handlers, Corporate Services Network. You can return your claim form via post, email or fax:

Corporate Services Network
GPO 4276 Sydney NSW 2001
Phone: (02) 8256 1770
Fax: (02) 8256 1775
Email: claims@csnet.com.au.

Step 4:

Corporate Services Network will confirm receipt of your claim form and advise whether they require further information. For assistance with your Personal Accident Claim Form please contact Gallagher Sport. Visit: sport.ajg.com.au/baseball-australia/contact

Note: While Personal Accident insurance cannot consider any cost for an expenses Medicare can pay a benefit, if you have a Private Health Fund they may be able to assist with covering some or all of the Medicare Gap as they are excluded from the laws that prevent this insurance paying a benefit for Medicare claimable expenses.

It is required within this policy that if you have a Private Health Fund that you must submit the Non-Medicare medical expenses to them first before claiming under this policy.

IMPORTANT: Please refer to policy wording for full terms and conditions and exclusions.

How do I make a claim? (Cont.)

Need to make a Property Insurance claim?

In the event of a property claim arising, immediate notification should be given to [Gallagher Sport](#) who will help you through the claims process. In the event of large losses an assessor may be appointed to review and assist.

For all other insurance claims:

If an incident or loss occurs, you should contact Gallagher Sport as soon as possible.

Visit: sport.ajg.com.au/baseball-australia/contact.



Direct to your Insurance Advisor

sport.ajg.com.au

1800 931 129



Gallagher

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Contact us

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