



Australian Fencing Federation

National Insurance Program



Quick Guide 2023



Gallagher

Insurance | Risk Management | Consulting

Dear Australian Fencing Members,

We are pleased to present this quick guide to the 2023 Australian Fencing Federation Sports Injury insurance program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available on the Gallagher website at: sport.ajg.com.au.

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 compliment 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 season.

Yours sincerely,

Gallagher Sport

Scope of cover

Insured Persons

Australian Fencing Federation Ltd, including all affiliated state, league and club associations including all members, players, coaches, referees, officials, first aid personnel, administrators and voluntary workers.

Scope of Cover - Personal Accident

Cover is limited to injury* whilst and insured person is:

- Playing in sanctioned club and representative games, competitions and performances;
- Participating in sanctioned training or practice sessions, or official functions arranged by the insured;
- Travelling to or from sanctioned club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured;
- Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating ;
- Whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured.
- Come and Try Fencing Program including of 2 sessions per person.

* Injury, in the context of this policy, means bodily injury which:

- Bodily Injury means a physical injury which, occurs solely and independently of any other cause; and
 - a. is sustained by an Insured Person during the Scope of Cover,
 - b. is sustained by an Insured Person during the Period of Insurance,
 - c. is caused by an Accident, and
 - d. results, within 12 calendar months of the Accident, in the Insured Person suffering one or more of the Events listed in Section 4.1 Capital benefits and/or incurring expenses insured under Section 4.2 Medical benefits and/or suffering Temporary Total Disablement.

Benefits

Applies to registered athletes of participating affiliated state associations – seek confirmation from your state association to see if this cover applies to you.

Capital Benefits	
Accidental Death and Other Capital Benefits	\$100,000
Accidental Death under 18 Years	\$20,000

Weekly Benefits	
Loss of Earnings	Max 100% up to \$500 per week
Student Assistance	Max 100% up to \$500 per week
Home Help	Max 100% up to \$500 per week
Excess - 21 days, Maximum 52 weeks benefit	

Non Medicare Medical
<ul style="list-style-type: none">• 85% to a maximum of \$2,500 per injury• Excess \$200 for all claims• Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider

Other Benefits
<ul style="list-style-type: none">• Home Nursing Care - \$300 per week / 7 day excess / 52 week benefit period• Funeral expenses - \$5,000• Home Modification Expenses - \$10,000• In Memoriam Benefit - \$1,000• Parents Allowance - \$25 per day in-patient benefit up to \$1,500.• Ancillary Non-Medical Expenses - \$1,500• Rehabilitation Benefits – up to \$3,000 for Vocational College expenses and \$500 for gym membership• Double Capital Benefit for Under 12 year olds – Permanent Total Disablement or Permanent Paralysis of all limbs the capital benefit is doubled.

Affiliated State & Club Entity Cover

Public & Products Liability	\$20,000,000
Professional Indemnity	\$5,000,000

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

How do I make a claim?

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

Step 1:

Obtain a claim form from Gallagher by calling **1800 931 129** or download by visiting **sport.ajg.com.au/make-a-claim**.

Step 2:

Arrange for your doctor to complete the 'Medical Statement' section of the claim form.

Step 3:

Arrange for your club President, Treasurer or Secretary to complete 'The Club's Declaration' section of the claim form. If claiming loss of income, you will need your employer complete 'The Member's Employment Details' section of the claim form.

Step 4:

Return the completed claim form to Gallagher via:

Email: **sport@ajg.com.au** or by post to:

Gallagher Sporting Claims,
GPO Box 859, Brisbane, QLD 4001

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

Direct to your Insurance Advisor

sport.ajg.com.au

1800 931 129



Gallagher

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Contact us

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