



ANDRA

Australian National Drag Racing Association



Sport Injury
and Liability
Cover Summary
2020/2021



Gallagher

Insurance | Risk Management | Consulting

Dear ANDRA Members,

We are pleased to present this quick guide to the 2020/2021 ANDRA National 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 2020/2021 season.

Yours sincerely,

Gallagher Sport

Scope of cover

Who is covered?

The ANDRA National Insurance Program provides two key areas of cover:

- 1). Personal Accident cover
- 2). Public Liability cover including Professional Indemnity cover

In general, all drag racing activities are covered, including activities such as official races, official practice sessions, committee meetings, etc.

What does Personal Accident Insurance cover?

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

PLEASE NOTE: The Health Insurance Act 1973 (Cth) prohibits general insurers from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our web site or visit www.medicare.gov.au.

Personal Accident - Who is covered?

Insured Persons

Category 1: All Drivers, Pit Crew and Crew Members (including Guest Overseas Drivers), Guests, Authorised Officials and Voluntary Workers
Category 2: All Street Drag Race Drivers. Whilst Engaged in Club Organised and Sanctioned Events



Benefits

Capital Benefits

Category One - \$75,000

Category Two - \$30,000

Persons under 18 years and over 75 years - \$20,000

Non-Medicare Benefits

100% reimbursement (\$50 excess)

Maximum \$10,000 per claim

Loss of Income

Category 1 - 100% of weekly earnings or \$1,000 per week

Whichever is the lesser. 7 day excess. Limited to 104 weeks

Category 2 - 100% of weekly earnings or \$250 per week

Whichever is the lesser. 7 day excess. Limited to 52 weeks

Public Liability - Who is covered?

Australian National Drag Racing Association Limited (ANDRA), Australian Drag Racing Association Incorporated (ANDRA), Drag Racing Australia Group Limited (DRAG Ltd), Drag Racing Australia Pty Ltd, The Chief Executive Officer, Chairman of Honour, National Control Council, ANDRA Directors, partner or shareholder, office bearer, committees & councils, Trusts, Employees, Members, Volunteers & Officials, and Affiliated Clubs

Benefits	Limits
Public Liability	\$50,000,000 \$5,000 excess
Products Liability	\$50,000,000 \$5,000 excess
Professional Indemnity	\$10,000,000 \$5,000 excess

GENERAL ADVICE WARNING: The information provided in this document is general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the ANDRA Insurance Program documentation including the Policy Wording. For a copy of the policy wording, please contact ANDRA.

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. Download the form by visiting sport.aig.com.au/andra/claims or contact ANDRA directly.

Step 2:

Follow the claim procedure documented on Page 1 of the claim form.

Step 3:

Scan and email the claim form and all supporting/required documents through to ANDRA within 30 days of the injury occurring: jackie.mills@andra.com.au

ANDRA will complete Section 6 – Club/Association Declaration section on the claim form and submit the claim to Gallagher for lodgment.

How do I make a liability claim?

It is essential that you notify ANDRA immediately of any potential claim. ANDRA will then notify us and we can provide advice as how to proceed.

Direct to your Insurance Advisor

sport.ajg.com.au

1800 931 129



Gallagher

Insurance | Risk Management | Consulting

Contact us

Arthur J. Gallagher & Co (Aus) Limited.

ABN 34 005 543 920, AFSL 238312

180 Greenhill Rd Parkside SA 5063

1800 931 129

sport@ajg.com.au

Arthur J. Gallagher & Co (Aus) Limited. Operates under AFSL No. 238312. Any advice provided in this document does not consider your objectives, financial situation or needs. You should consider if the insurance is suitable for you and read the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) before buying the insurance. If you purchase this insurance, we may charge you a fee for our service to you. Ask us for more details before we provide you with any services on this product. PDS available on request. Our FSG is available on our website, www.ajg.com.au. Arthur J. Gallagher & Co (Aus) Limited. ABN 34 005 543 920, Level 12, 80 Pacific Highway, North Sydney, NSW 2060. REF2778-1020-1.2