



Australian Taekwondo Limited

Insurance Program



Quick Guide
2023/24



Gallagher

Insurance | Risk Management | Consulting

Dear Australian Taekwondo members,

We are pleased to present this quick guide to the 2023/24 Australian Taekwondo 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 more details about the cover, please refer to Gallagher Sport.

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 2023/24 season.

Yours sincerely,

Gallagher Sport

Scope of cover

Who is covered?

The Australian Taekwondo Insurance Program provides cover to members of Australian Taekwondo Limited and affiliated State and Club entities for sanctioned Taekwondo activities.

What is covered?

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

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

In general, all approved taekwondo activities are covered, including activities such as official taekwondo competitions, taekwondo training and other related activities as sanctioned by Australian Taekwondo.

For complete coverage details, please refer to:

sport.ajg.com.au/austkd

What does Personal Accident Insurance cover?

The Personal Accident Policy provides financial assistance to insured individuals who sustain an injury during sanctioned taekwondo 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

What does Public Liability and Professional Indemnity cover?

Public Liability provides protection for insured organisations and/or individuals against legal and associated costs that may arise if accused of negligence.

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

Benefits

Personal Accident

Who is covered? Members of Australian Taekwondo actively engaged in and appropriately registered for the purposes of Taekwondo activities. This includes officials and/or co-opted volunteers acting for and on behalf of Australian Taekwondo.

Benefit	Limit and Excess
Capital Benefit	\$75,000
Non-Medicare Benefit	80% reimbursement (\$10 excess) Maximum \$2,500 per claim
Loss of Income	80% compensation to maximum \$350 per week (whichever is lesser) 7 day excess period 104 week benefit period.

Endorsement: Policy is endorsed to include non-residents of Australia for Personal Accident.

Benefits will be paid on the same basis as though Medicare applied therefore benefits that would normally attract Medicare for permanent residents will not be claimable.

Non residents must have paid the appropriate registration fee with the member club.

All benefits will cease if the claimant leaves Australia.

Public Liability / Professional Indemnity

Who is covered? Members of Australian Taekwondo Limited and affiliated State and Club entities

And/or subsidiary and/or related corporations as defined under Australian Corporations Law and /or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests, inter-relationships and liabilities.

Benefit	Limit and Excess
Public Liability	\$20,000,000 Any one Occurrence. Nil Excess.
Products Liability	\$20,000,000 Any one Occurrence and in the aggregate. Nil Excess
Professional Indemnity	\$5,000,000 Any one Claim and in the aggregate. Nil Excess

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 Sportscover Australia by visiting **www.sportscover.com/claim-form-request** or by calling **1300 134 956**

Step 2:

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

Step 3:

Arrange for your club President, Treasurer or Secretary to complete the relevant section of the claim form. If claiming loss of income, you will need your employer complete the relevant section of the claim form.

Step 4:

Return the completed claim form to Sportscover Australia via:
Email: **asiapac.claims@sportscover.com** or by post to:

Claims Department
Locked Bag 6003 Wheelers Hill,
Victoria, Australia 3150

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



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Contact us

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