



# Karting Australia

Insurance Program



Quick Guide



Insurance | Risk Management | Consulting

## Dear Karting Australia Members,

We are pleased to present this quick guide to the Karting Australia (KA) 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: [ajg.com/au](http://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 season.

Yours sincerely,

**Gallagher Sport**

## Scope of cover

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### What is covered?

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

#### **1. Personal Accident cover**

#### **2. Public Liability cover including Professional Indemnity cover**

In general, all karting 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 karting 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](http://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 is a sub-section of the Public Liability Policy. Professional Indemnity insurance provides protection for insured individuals against legal and associated costs that may arise if accused of negligent acts, errors or omissions.

### Personal Accident - Who is covered?

All drivers (including guest overseas drivers) and pit crew, authorized officials and volunteers, whilst engaged in club organised and sanctioned karting events.

## Benefits

### Benefits

Benefit	Limits
Capital Benefits	\$75,000
Non-Medicare Benefits	85% reimbursement (\$100 excess if not private health) Maximum \$5,000 per claim (increased to 100% for ambulance service costs up to the same \$5,000 limit and \$20,000 for Aerial Evacuation).
Loss of Income	85% compensation to maximum \$500 per week (whichever is lesser) up to 104 weeks (7 day excess)

### Public Liability - Who is covered?

All affiliated and associated clubs, their committees, sub-committees, members, trustees, license holders, officials, volunteers, employees, the CEO, employees and the Board of AKA Ltd.

### Public Liability - Who is covered?

- Australian Karting Association Ltd.
- Karting Australia (NSW) Inc.
- Karting (WA) Inc.
- Victorian Karting Association Inc.
- Australian Karting Association (SA) Inc.
- Karting Tas Inc.
- Australian Karting Association (NT) Inc.
- Australia Karting Association Queensland t/as Karting Queensland.

### Benefits

Benefit	Limits
Public Liability	\$50,000,000 \$10,000 excess
Products Liability	\$50,000,000 \$10,000 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 KA National Insurance Program documentation including the Policy Wording. For a copy of the policy wording, please refer to [sport.ajg.com.au/karting-australia](https://sport.ajg.com.au/karting-australia).

## How do I make a claim?

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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 **[ajg.com/au/make-a-claim](http://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](mailto:sport@ajg.com.au)** or by post to:

Gallagher Sporting Claims,  
GPO Box 1898, North Sydney  
NSW 2060.

## How do I make a liability claim?

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It is essential that you notify Gallagher Sport immediately on **1800 931 129** of any potential claim. We will then provide you with advice as how to proceed.



**Direct to your Insurance Advisor**

**AJG.com/au**

**1800 931 129**



**Gallagher**

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**Contact us**

Arthur J. Gallagher & Co (Aus) Limited.

ABN 34 005 543 920, AFSL 238312

Level 12, 80 Pacific Highway,

North Sydney NSW 2060

1800 931 129

[sport@ajg.com.au](mailto:sport@ajg.com.au)

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