

CLAIMS

The Motorsport Australia National Insurance Program provides two key insurance policies:

- **Public Liability Insurance**
- **Personal Accident Insurance**

These policies provide different coverage for different purposes. Therefore, there are different requirements for lodging claims for each policy.

If an incident occurs at your club or event that results in property damage or injury, please follow the procedures below to ensure the insurance claim is managed effectively.

Public Liability Claims

If you have received a letter of demand or legal writ from a third party who is accusing you of causing their loss, you must notify the insurer by completing a Public Liability Claim Form.

A letter of demand or writ is a document from a third party who is demanding that you make payment for or is accusing you of causing their financial loss for property damage or injury costs.

In general, the third party does not need to prove negligence for you to lodge a claim. Once an accusation of negligence has been made (via the letter of demand or writ) you should follow the steps below to lodge a formal Public Liability Claim with the Motorsport Australia Insurer.

Please note, third parties are not insured by the Motorsport Australia Insurance Program and therefore are not eligible to lodge a claim directly.

When an incident occurs...

When an incident occurs that results in property damage or injury to a third party:

- Do not admit any liability
- Do not promise that the Motorsport Australia insurance will or will not compensate them for any aspect of their loss
- Do not enter into any correspondence with any third party without prior written consent of the Motorsport Australia insurance provider
- Obtain a copy of all incident reports relating to the incident

If you receive a letter of demand or writ...

- Do not admit any liability
- Do not promise that the Motorsport Australia insurance will or will not compensate them for any aspect of their loss
- Do not enter into any correspondence with any third party without prior written consent of the Motorsport Australia insurance provider
- Obtain a copy of all incident reports relating to the incident
- Obtain a copy of all correspondence relating to the incident

How do I make a liability claim?

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.

GENERAL ADVICE WARNING: The information provided by Gallagher is considered general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the Policy documentation

Personal Accident Claims

The Motorsport Australia Personal Accident Policy includes cover for:

- Motorsport Australia License Holders (i.e. drivers, co-drivers)
- Motorsport Australia Authorised Officials (representing Motorsport Australia)
- Motorsport Australia Accredited Media (as approved by Motorsport Australia)
- Passengers in Motorsport Australia non-competitive vehicles
- Motorsport Australia affiliated club members
- Voluntary Workers of Motorsport Australia and affiliated clubs.

If an insured individual (as noted above) suffers an injury during a Motorsport Australia Permitted Event or normal club activity, they should follow the steps below to commence a Personal Accident Claim.

Who should complete a Motorsport Australia personal accident claim?

- You are an insured individual (i.e. you fall within one of the Insured Persons categories of the Motorsport Australia Personal Accident Policy); **AND**
- You were injured during a Motorsport Australia Permitted Event; **AND**
- You are likely to incur or have incurred financial losses due to:
 - Non-Medicare Medical Costs – costs that not listed on the Medicare Benefits Schedule; **AND/OR**
 - Loss of Income – if you are off work for more than 7 days due to the injury sustained

What is covered?

- Lump Sum Benefits to maximum \$100,000
- Weekly Benefits 85% of weekly income to maximum \$900 per week (7 day waiting period) for all Insured Persons except Voluntary Workers who have cover up to \$1,000 per week
- 100% of non-Medicare medical costs to maximum \$2,000 for all Insured Persons except Voluntary Workers

Please refer to the policy documentation provided within this resource and/or provided via sport.ajg.com.au

What is not covered?

- Any medical treatment that is listed on the Medicare Benefits Schedule (i.e. any medical treatment that has a Medicare Item Number on your invoice/receipt);
- The Medicare Gap (i.e. the difference between your doctor's bill and your Medicare rebate is known as the Medicare Gap and is unable to be covered by this general insurance product – see below); and
- Any costs associated with injuries sustained at events that were not conducted under a Motorsport Australia Permit.

Please refer to the policy documentation provided within this resource and/or provided via sport.ajg.com.au

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

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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 1898, North Sydney
NSW 2060.

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