



## Speedway Australia Personal Accident Insurance Program

### Summary of Cover

The Summary of Cover below provides a general overview of the Speedway Australia Personal Accident Insurance Program.

The Speedway Australia Personal Accident Insurance Program has been arranged by Gallagher on behalf of the Speedway Australia. With this in mind, the program is placed with the insurance providers on a group basis and therefore it is not issued on behalf of each individual license holder.

Please refer to the information below to see if this coverage is right for you and the activities in which you intend to participate. For further advice please contact our Gallagher Motorsport Team.

### Group Personal Accident Cover

Personal Accident insurance can provide financial assistance for Insured Persons for certain costs associated with an injury sustained during a Speedway Australia event.

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)

Group Person Accident Insurance Policy	
Policy Wording:	AU   Accident & Health   Speedway Accident Policy Wording   June 2022
The Insured:	Speedway Australia
Insured Persons:	All National and State Executives, committee members, employees and consultants of the insured, drivers, mechanics, officials, visitors and overseas drivers declared to the Insured who are license holders of Speedway Australia.
Period of Insurance:	From: 30th June 2023 at 4.00pm CST To: 30th June 2024 at 4.00pm CST
Geographical Limits:	Within Australia in respect of all Insured Persons, extended to worldwide cover in respect of licensed drivers only, subject to written approval by Speedway Australia.
Aggregate Limit of Liability:	\$2,000,000
Time of Operation of Cover:	1. Whilst attending for the purpose of engaging in Competition (including practices) where Speedway Australia have issued a valid Permit; 2. Whilst attending Official Functions organised by, recognised by or under the direct control of Speedway Australia and/or any of its affiliates; 3. Cover extends to insured persons who hold annual licences only, for necessary and direct travel to and from such Competition Event or Practice, Official Function including Journey to and from such events; during the policy period.
Age Limits:	5 to 90 years
Insurer:	Liberty Specialty Markets

## Summary of Cover

Section	The Benefit:	Limits and Excesses:
Death and Capital Benefits	Accidental Death and Capital Benefits	Up to a maximum of \$100,000 Up to a maximum of \$30,000 (if 17-70 years) – refer table on following pages
Fractured Bone	Fractured Bone Benefit	Up to a maximum of \$5,000 depending on location of injury on body – refer table on following pages
Weekly Injury Benefits	Loss of Income Benefit for Temporary Total Disablement	100% of Salary Up to a maximum \$800 per week Benefit Period 104 Weeks Excess Period = 7 days
	Loss of Income Benefit for Temporary partial disablement loss of income	100% of Salary Up to a maximum \$800 per week Benefit Period 104 Weeks Excess Period = 7 days  Up to the benefit payable noted on the Policy schedule but not exceeding the percentage of income noted on the policy schedule, less any amounts payable to the insured person as a result of their working in a reduced capacity.  If the insured person chooses not to return to work in a reduced capacity following clearance by their medical practitioner, then any payment will be limited to 30% of Part C, Weekly Injury Benefit as noted on the policy schedule.
	Home Help Benefit	100% of actual costs incurred up to \$200 per week Benefit Period 104 weeks Excess Period = 7 days
	Student Help Benefits	100% of actual costs incurred up to \$350 per week Benefit Period 104 weeks Excess Period = 7 days
Non-Medicare Medical Expenses	Non-Medicare Medical Benefits	100% of Non-Medicare Medical Expenses up to maximum of \$5,000 Nil Excess
	Emergency Transport Allowance	100% of expenses up to a maximum of \$7,500
Additional Benefits	Accommodation and Transport Expenses	100% of actual costs incurred up to a maximum of \$5,000
	Dependent Child Benefit	\$5,000 per dependent child up to a maximum of \$15,000 per family
	Education Benefit	\$5,000 per dependent child up to a maximum of \$15,000 per family
	Full Time Student Benefit	\$25 per day up to a maximum of \$2,000
	Injury Assistance Benefit	100% of actual costs incurred up to \$200 per week Benefit Period 104 weeks Excess Period = 7 days

	Modification Benefit	100% of actual costs incurred up to a maximum of \$15,000
	Rehabilitation Benefit	100% of actual costs incurred up to a maximum of \$25,000
	Spouse or Partner Employment Training Benefit	100% of actual costs incurred up to a maximum of \$15,000
	Transportation Benefit	100% of actual costs incurred up to a maximum of \$2,500
	Funeral Expenses Benefit	100% of actual costs incurred up to a maximum of \$12,000

## Table of Benefits

### Death and Capital Benefits

<b>The Events</b> The following event(s) must occur within 12 months of the date of the <b>bodily injury</b>	<b>Benefit payable</b> the percentages below are applied to the <b>benefit payable</b> noted in Death and Capital Benefits.
1. Accidental death <ul style="list-style-type: none"> <li>a. if the insured person is sixteen (16) years and under or seventy (70) years and over</li> <li>b. if the insured person is seventeen (17) years or younger than seventy (70) years</li> </ul>	30%  100%
2. Permanent total disablement	100%
3. Permanent paraplegia or quadriplegia	100%
4. Permanent and incurable paralysis of all limbs	100%
5. Permanent total loss of sight of one or both eyes	100%
6. Permanent total loss of use of one or more limbs	100%
7. Permanent and incurable insanity	100%
8. Permanent total loss of the lens of: <ul style="list-style-type: none"> <li>a. both eyes</li> <li>b. one eye</li> </ul>	100% 50%
9. Permanent total loss of hearing of: <ul style="list-style-type: none"> <li>a. both ears</li> <li>b. one ear</li> </ul>	100% 50%
10. Third degree burns and/or resultant disfigurement which covers more than forty percent (40%) of the entire external body.	50%
11. Permanent total loss of use of four fingers and thumb of either hand	75%
12. Permanent total loss of use of four fingers of either hand	40%
13. Permanent total loss of use of the thumb of either hand: <ul style="list-style-type: none"> <li>a. both joints</li> <li>b. one joint</li> </ul>	30% 15%
14. Permanent total loss of use of fingers of either hand: <ul style="list-style-type: none"> <li>a. three joints</li> <li>b. two joints</li> <li>c. one joint</li> </ul>	10% 8% 5%

15. Permanent total loss of use of toes of either foot: a. all – one foot b. great - both joints c. great - one joint d. other than great - each toe	20% 5% 5% 3%
16. Fractured leg or kneecap with established non-union	10%
17. Loss of at least fifty percent (50%) of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	1% to a maximum of \$10,000 in total
18. Shortening of leg by at least five centimeters (5 cm)	7.5%

<b>The Events</b> The following event(s) must occur within 12 months of the date of the <b>bodily injury</b>	<b>Benefit payable</b> the percentages below are applied to the benefit payable noted in Death and Capital Benefits.
19. Permanent partial disablement not otherwise provided for under events 8 to 18.	Such percentage of the amount shown in Part A – Death and Capital Benefits on the policy schedule as we reasonably determine, following consultation with medical specialists, provided always that such percentage is not inconsistent with the percentages set out under events 8 to 18.  The amount payable under event 19 (permanent partial disablement) is up to \$75,000.
20. Necessary surgical removal of internal organs	15% per organ
<b>The Events</b> The following event(s) must occur within 12 months of the date of the <b>bodily injury</b>	<b>Benefit payable</b> the benefits payable below are a lump sum payment following an accident
21. Premature childbirth (prior to 26 weeks gestation) or miscarriage	\$5,000
<b>The Events</b> The following event(s) must occur within 12 months of the date of the <b>bodily injury</b>	<b>Benefit payable</b> the benefit payable below is the maximum amount we shall reimburse following reasonably incurred costs
22. Funeral expenses following accidental death	Up to \$12,000

## Fractured Bones Benefit

<b>The Events</b> The following event(s) must occur within 12 months of the date of the <b>bodily injury</b> .	<b>Benefit payable</b> the percentages below are applied to the benefit payable shown in Fractured Bones.
Neck, skull or spine complete fracture other fracture	100% 50%
24. Hip – complete fracture	75%
25. Jaw, pelvis, leg, ankle or knee - complete fracture	50%
26. Cheekbone or shoulder – complete fracture	30%
27. Arm, elbow, wrist or ribs - complete fracture	20%
28. Nose or collar bone - complete fracture	10%
29. Finger, Thumb, Foot, Hand or Toe - complete fracture	10%
30. In the case of established Non-union of any of the above complete fractures	Additional 5% subject to a maximum 100%

## IMPORTANT NOTICES

### PERSONAL ACCIDENT COVER TOP-UP COVER

Speedway Australia's personal accident policy provides a weekly benefit of \$800 gross per week.

If you feel this weekly benefit is not suitable to your financial circumstances, you can purchase additional Personal Accident Insurance top up cover directly through Gallagher on an individual needs basis.

Personal accident top up cover is a separate and additional insurance policy you can purchase directly through Gallagher Insurance Brokers to supplement the Speedway Australia's existing personal accident insurance. This type of cover is designed to provide additional financial protection beyond what your Speedway Australia personal accident policy offers, in case you suffer from a serious injury or accidental death.

Essentially, personal accident top up cover acts as an added layer of protection and helps you to bridge the financial gap in your regular weekly earnings, so you can be better prepared financially in the event of an accident or injury.

### HOW TO MAKE A CLAIM

- All claims must be reported to Speedway Australia as soon as possible following an accidental injury. Failure to do so may enable the Insurer to reduce or avoid any liability should the Insurers rights be prejudiced.
- Claim forms are available for download from the Speedway Australia section of the Gallagher Sport website: [Speedway Australia - Group Personal Accident Claim Form](#) and from the Speedway Australia website under the Downloads tab.
- Fully complete all sections of the claim form (all questions must be answered – if not applicable, write N/A).
- Your Medical Practitioner must complete the attending physician's statement and provide any relevant medical reports. Any expenses for this statement or reports are the responsibility of the patient/claimant.
- When the claim form has been completed in full, signed and dated, please send it with attachments as a PDF file to Speedway Australia for certification: [admin@speedwayaustralia.net.au](mailto:admin@speedwayaustralia.net.au)
- Once Speedway Australia have certified the claim form, it will be forwarded to the insurers who will make direct contact with you



**\*Please note the following:**

**Emergency Transport:**

Cover under this program is limited a maximum of \$7,500. Emergency transport costs can exceed this limit considerably if medical evacuation by air is required, especially from remote locations where many speedway venues are located. For this reason, we strongly recommend you arrange separate ambulance cover with the relevant ambulance services organisation in your State.

**Overseas Activities:**

Licensed drivers intending to compete in Speedway Events overseas must contact Speedway Australia prior to travel for written approval from Speedway Australia for cover to apply under this policy. **Please note that Medical Expenses cover is not insured by the Speedway Australia policy, particularly in the USA. For this reason, you should take out cover on arrival**

We strongly recommend that Licence Holders arrange separate Travel Insurance insuring medical expenses for motor sport participation when travelling overseas.

**Limitations of Coverage:**

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 own personal situation and we encourage all participants to consider their own individual needs and circumstances in relation to 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.

**General Advice Warning:**

This 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 which can be accessed by contacting Gallagher.