



# Waterski & Wakeboard Australia

National Insurance Program



**Quick Guide**  
2022/2023



**Gallagher**

Insurance | Risk Management | Consulting

Dear WAWA Members,

We are pleased to present this quick guide to the 2022/2023 Waterski & Wakeboard Australia Sports Injury 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](https://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 season.

## Scope of cover

---

### Insured persons

All Affiliated & Registered National / State / Club Entities, Participants / Full Members, Officials, Coaches / Instructors, Administrators / Office Bearers, Medical Officers and Volunteers of Waterski & Wakeboard Australia.

### Aged limits

4 years and over up to 80 years.

### Scope of cover

Cover is limited to injury\* whilst an insured person is: –

- Participating in sanctioned club and representative tournaments, competitions and performances;
- participating in sanctioned training or practice sessions, or official functions arranged by the insured;
- whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured

#### \* Injury, means bodily injury which:

- Is sustained by an Insured Person during the Period of Insurance and while they are covered as an Insured Person under this Policy;
- results from an Accident and is caused by sudden, violent, external and visible means; and
- occurs solely, directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital conditions or heatstroke, except illness or sickness directly resulting from, or medical or surgical treatment rendered necessary by such Injury; and
- occurs whilst engaged in the above listed sanctioned activities.



# Benefits

## Section A – Capital Benefits

Event	Maximum Benefit
Accidental Death	\$100,000
Other Capital Benefits	\$250,000
Accidental Death under 18 years	\$100,000

## Section B – Weekly benefits

Benefit	Limit
Loss of Earnings	Max 100% up to \$500 per week
Student Assistance	Max 100% up to \$500 per week
Home Help	Max 100% up to \$500 per week
Excess - 14 days, Maximum 52 weeks benefit	

## Section C – Additional benefits

### Non-Medicare Medical Expenses

- 85% to a maximum of \$5,000 per injury
- Excess \$50 if no private health cover
- Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider

## Section D – Other benefits

Benefit	Limit
Home Nursing Care	\$300 per week 7 day excess / 52 week benefit period
Funeral expenses	\$10,000
Home Modification Expenses	\$10,000
In Memoriam Benefit	\$10,000
Parents Allowance	\$25 per day in-patient benefit up to \$1,500
Ancillary Non-Medical Expenses	\$1,500
Rehabilitation Benefits	Up to \$3,000 for Vocational College expenses and \$500 for gym membership
Double Capital Benefit for Under 12 year olds	Permanent Total Disablement or Permanent Paralysis of all limbs the capital benefit is doubled

## Benefits

---

### Affiliated State & Club Entity Cover

Public & Products Liability	\$20,000,000
Professional Indemnity	\$ 5,000,000
Association Liability	\$10,000,000

**Important:** Please view Insurance Handbook for full terms, conditions and excesses applicable.

### How do I make a claim?

---

All claims should be lodged at least within 30 days of the date of injury. When a participant is injured and wishes to submit a claim the following procedure needs to be followed:

1. Complete a WAWA incident report form which can be downloaded by visiting **[www.awwf.com.au/About-Us/Insurance](http://www.awwf.com.au/About-Us/Insurance)**. This form must be returned to WAWA admin via **[admin@awwf.com.au](mailto:admin@awwf.com.au)**.
2. Obtain a specialised sports injury claim form from WAWA by calling **(08) 9361 1005** or emailing **[admin@awwf.com.au](mailto:admin@awwf.com.au)**.
3. Arrange for your treating doctor to complete the "Doctors Statement".
4. Arrange for your club to complete the "Club Declaration".
5. If claiming for loss of income, have your employer complete the "Employer Statement".
6. Send your fully completed claim form to the below:  
Waterski & Wakeboard Australia Claims PO Box 457  
FORRESTFIELD WA 6100  
Or  
Email: **[admin@awwf.com.au](mailto:admin@awwf.com.au)**  
Or  
Fax: **(08) 9361 1007**
7. WAWA Administrator will then send to Gallagher for lodgement once approved.

**IMPORTANT:** Please refer to policy wording for full terms and conditions and exclusions.

## How do I make a claim?

---

All claims should be lodged at least within 30 days of the date of injury. When a participant is injured and wishes to submit a claim the following procedure needs to be followed:

### Step 1:

Visit <https://sport.ajg.com.au/waterski-and-wakeboard-australia/claims/>

### Step 2:

Complete an incident report form and send to [admin@awwf.com.au](mailto:admin@awwf.com.au). Who will provide a specialised sports injury claim form.

### Step 3:

Arrange for your treating doctor to complete the "Doctors Statement".

### Step 4:

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 5:

Return the completed claim form to [admin@awwf.com.au](mailto:admin@awwf.com.au) or by post to:

Waterski & Wakeboard Australia Claims, PO Box 457,  
FORRESTFIELD WA 6058

**IMPORTANT:** Please refer to policy wording for full terms and conditions and exclusions.



**Direct to your Insurance Advisor**

**sport.ajg.com.au**

**1800 776 780**



**Gallagher**

Insurance | Risk Management | Consulting

**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

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](http://www.ajg.com.au). Arthur J. Gallagher & Co (Aus) Limited. ABN 34 005 543 920, Level 12, 80 Pacific Highway, North Sydney, NSW 2060. REF3293-1122-V1.1