

BRIEF SUMMARY OF THE 2009/2010 INSURANCE COVER FOR AFFILIATED LIFE ACTIVITIES CLUBS

This brief summary provides general information only, it is not a comprehensive statement of cover and does not override the terms, conditions or limitations of the insurance policies. See the “2009/2010 LAC Insurance CD”, held by all LACs, to view the insurers’ policy documents.

COVER PROVIDED

1. Public Liability and Product Liability (QBE Insurance (Aust) Ltd)

Cover of \$20,000,000 for Public Liability and \$20,000,000 for Product Liability.

No age limits apply to this cover. There is a deductable/excess of \$1,000 each and every claim.

2. Property Loss or Damage (QBE Insurance (Aust) Ltd)

Property insurance is optional. Each of the six LACs that has paid the premium for this insurance has cover for loss or damage to club property (i.e. contents) of \$5,000 in total any one location, \$2,000 any one item. There is an excess of \$250 each and every claim. *(Property Insurance has not been taken out by PPLAC)*

3. Personal Accident (ACE Insurance Ltd)

Aggregate cover of \$250,000 for volunteers of the insured, members and guests, whilst engaged in authorised club activities and including necessary direct travel to/from.

There is an age limit of 90 years of age for this Personal Accident cover, with lower benefits applying in some circumstances if over 75 years.

This cover includes lump sum benefits for accidental injury resulting in death (\$20,000) and for certain major accidental injuries as specified in the policy, loss of income benefits and **non-Medicare** medical expenses benefits. “Injury” is defined as bodily injury resulting from an accident and **not** an illness. For **non-Medicare** medical expenses there is an excess of \$50 on each and every claim.

The conditions applying to **non-Medicare** medical expenses include:

- (a) Cover excludes services for which the insured is eligible to receive Medicare benefits and no benefit is payable in respect of the Medicare “gap”.
- (b) Any benefit payable is less recovery made from any Private Health Fund/other source.
- (c) The National Health Insurance Act imposes restrictions on the payment of non-Medicare medical expenses - for not-for-profit community groups reimbursement of non-Medicare medical expenses appears to be largely limited to voluntary workers and to those involved in sporting events (other than as a spectator).

4. Association Liability (Vero Insurance Ltd)

Aggregate Cover of \$10,000,000. This includes Directors and Officers insurance providing cover against third party claims arising out of wrongful acts committed or alleged to have been committed by them in their capacity as directors and officers. (For the definition of “Insured” see the policy). For each and every claim there is an excess of \$Nil for claims against an insured person, \$2,000 for claims against an organization.

An LAC’s Association Liability cover is not active unless the LAC is incorporated. *(PPLAC is Incorporated)*

REPORTING AN INCIDENT AND MAKING A CLAIM ON INSURANCE

(a) To Report an Incident

To ensure protection, report any incident which will **or may** give rise to an insurance claim by:

- (i) immediately recording the incident details on an **Incident Report Form** (blank **Incident Report Forms** are available from club secretaries); and then
- (ii) promptly forwarding a copy of the completed **Incident Report Form** to each party listed on the back of the **Incident Report Form** to receive a copy.

Note that if the incident will or may give rise to a claim on another party, e.g. a venue operator or a bus company, it is essential that the incident is also immediately reported formally to that other party.

(b) To Lodge a Claim on Insurance

Follow the claiming procedure detailed on the back of the **Incident Report Form**.

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Port Phillip Life Activities Club Inc. members, only.

If you wish to report an incident and/or make a claim contact Faye and she will assist you through the process. Her contact details are in the “Club Information” section of the newsletter.