



'Private and Confidential'

2009/2010 Insurance Handbook

Australian Underwater Federation Inc.



for the period

1st July 2009 to 1st July 2010

Prepared by:

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Members & Affiliates

Australian Underwater Federation Inc. and Affiliated Bodies

We have pleasure in enclosing details of the AUF National Insurance Program for the 2009/2010 policy period.

It is essential that each Club Executive advise all Members, Officials and Volunteers associated with them of this minimum level of Insurance cover. It must be clearly understood that after being informed of the level of cover taken out, it is an individual's responsibility to ensure that he/she has adequate Insurance cover for his/her needs. In addition to these policies all players and officials may, and are encouraged to take out private health and income protection insurance.

The 2009/2010 program benefits are outlined in detail in this Handbook. OAMPS Insurance Brokers services include professional advice on the complete range of general insurance products, we welcome the opportunity to assist you with all your insurance needs.

Kind Regards

A handwritten signature in black ink, appearing to read "Mathew Lethborg", written over a horizontal line.

Mathew Lethborg

Senior Portfolio Manager

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Summary of Covers

Cover under the Program consists of the following:

1. Personal Accident Insurance
2. Public & Products Liability Insurance
3. Professional Indemnity Insurance

The above policy benefits, terms and conditions are summarised on the following pages. To obtain a full copy of the policy schedules and wordings please contact OAMPS Insurance.

Personal Accident

Who is covered?

All Registered Members, Coaches, Officials, Administrators and Voluntary Workers, of AUF Inc, its affiliated States Bodies and Clubs.

When & where is cover provided?

The policy runs for the period 4pm 1st July 2009 to 4pm 1st July 2010 and provides Worldwide coverage for injuries whilst involved in the following AUF Inc, its affiliated States and respective affiliated Clubs authorised/sanctioned activities or events:

- Scuba Diving, Spearfishing, Underwater Hockey, Snorkelling, Finswimming.
- Executive & Club meetings.
- State titles
- Presentation nights
- All sanctioned competitions
- Social meetings
- Club and fundraising functions

What are you covered for?

Capital Benefits

The cover under this section provides \$50,000 for death resulting from accident. All other permanent disabilities are calculated using a percentage of the death benefit depending on the severity of the injury. For full details of these percentages, please refer to the Schedule of Capital Benefits contained in the policy wording. Please Note Death is limited to 20% for Members whose age is less than 18.

Modification Expenses

The cover under this section provides for costs necessary up to a maximum of \$10,000 to modify the Member's home and/or motor vehicle, or relocating to a suitable home if they are entitled to 100% of the Capital Benefit.

Funeral Expenses

The cover under this section reimburses funeral costs up to a maximum of \$5,000.

In Memoriam Benefit

The cover under this section provides for reasonable costs associated with observance of the death of a Member up to a maximum amount of \$1,000.

Loss of Earnings

Not Insured

Student Help

Not Insured

Home Help

Not Insured

Parents Allowance

The cover under this section reimburses \$25 per day in-patient benefit to a full time student under 25 years of age for continuous confinement in hospital because of an accident. The benefit is limited to \$1,500.

Dependent Children's Allowance

The cover under this section provides for reasonable costs incurred by the Dependent Children of a Member whilst the Member is undergoing medical treatment. The benefit is limited to \$500.

Medical and Dental Costs

The cover under this section reimburses 85% of non-Medicare medical treatment including ambulance, hospital accommodation / theatre fees, orthotics, splints, prosthesis, treatments given by a dentist, chiropractor, masseur, naturopath, osteopath or physiotherapist. The maximum benefit for this section is \$1,500. All treatment must be certified by a registered medical practitioner and not subject to any Medicare rebate. All claims are subject to a \$50 excess if no private health cover. Any expenses must be incurred within 12 months of the insured person sustaining the injury.

Home Nursing Care

The cover under this section provides for nursing care provided by a registered nurse (not related to the Member) where they are confined to bed for a period of not less than 7 days if certified medically necessary. The maximum weekly benefit payable is \$300 per week, and is subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Ancillary Non Medical Expenses

The cover under this section provides for ancillary non medical expenses (expenses related to medical treatments if certified as necessary. i.e. expenses include items such as travel to receive treatment, but does not include wages lost by any person). The maximum payable under this benefit is \$1,500.

Rehabilitation Benefits

The cover under this section provides for reimbursement of:

- a) Tuition or advice fees from a vocational college if certified as necessary and agreed to. The maximum payable under this benefit is \$3,000.
- b) Rehabilitation expenses (eg gym membership) certified as necessary and agreed to. The maximum payable under this benefit is \$500.

Unexpired Membership Reimbursement Benefit

The cover under this section provides for pro-rata refund of your club's or association's membership/registration fee from the date of injury if the Member can't play for the rest of the season. The maximum payable under this benefit is \$500.

Double Capital Sum Insured

The cover under this section provides for double the Capital Sum Insured to be paid for a person under 12 years of age who suffers: permanent total disablement or permanent paralysis of all limbs.

Miscarriage and Premature Childbirth

The cover under this section provides for \$2,500 compensation for Miscarriage and Premature Childbirth as a direct result of an Accident whilst participating.

HIV

The cover under this section provides for 10% of the Permanent Total Disability Benefit 1. as listed in the Schedule of Capital Benefits if contracted as a result of an Accident.

Kidnapping

The cover under this section provides for 10% of the Permanent Disability Benefit 1 as listed in the Schedule of Capital Benefits.

The above is a summary only. Please refer to the policy schedule and wording for full terms and conditions. To obtain a full copy of the policy schedules and wordings please contact OAMPS Insurance Brokers.

Public & Products Liability

Who is covered?

AUF Inc. and its affiliates, together with all registered members, coaches, umpires, officials, administrators, employees, voluntary workers, associate members and members of these bodies.

When & where is cover provided?

The policy runs for the period 4pm 1st July 2009 to 4pm 1st July 2010 and provides cover Australia wide.

When & what are you covered for?

- Public Liability
- Products Liability
- Property in Care, Custody or Control

Covering your legal liability to pay compensation for Personal Injury, Property Damage, and/or Advertising Liability, that happens during the period of insurance which is caused by an occurrence in connection with the Insured's premises or business whilst involved in the following AUF Inc, Affiliated State Bodies and Affiliated Clubs' authorised/sanctioned activities or events:

- Scuba Diving, Spearfishing, Underwater Hockey, Snorkelling, Finswimming.
 - Executive & Club meetings.
 - State titles
 - Presentation nights
 - All sanctioned competitions
 - Social meetings
 - Club and fundraising functions
- Participant Liability
Protects the insured against those sums for which it becomes legally liable to pay because of actions brought against it by a participant whilst competing and/or practicing in an insured activity. This insurance also includes claims or incidents brought by one participant against another participant for personal injury or property damage occurring whilst competing and or practicing in Underwater Sport/Activities.
- Tenants Liability
Protects the insured in regard to its legal liability incurred from its occupation of its rented premises. This liability protection does not apply to liability, which is assumed under an agreement or lease unless that liability would have attached without such agreement or lease
- Property Owners Liability
Protects the insured for its legal liability arising from ownership of the premises.

- First Aid Treatment Risk
Relating to liability arising from the application of first aid or medical treatment given by Trainers and First Aid Officers appointed by the insured to provide first aid and other medical services to which they are qualified to perform. This extension excludes first aid or medical advice provided by a professionally qualified medical or paramedical person.

- Property in Care, Custody or Control
Relates to legal liability for damage to property in your care, custody or under your legal control. This section does not cover malicious damage caused by the Insured or repair of Insured's work that was incorrectly or inadequately or defectively performed on or in respect of it.

- Advertising Liability
Protects the Insured for such things as Libel, Slander or Defamation (not made with the prior knowledge of the falsity thereof); infringement of patent, copyright design or title or slogan; privacy or unfair competition or idea misappropriation under an implied contract; any invasion of right of privacy where occurring unknowingly and unintentionally and committed or alleged to have been committed during the period of insurance in any advertisement, publicity articles, broadcast or telecast and arising out of the activities of Underwater Sport / Activities.

Sums Insured

Liability:	\$20,000,000 any one occurrence
Property in Care, Custody or Control:	\$100,000 any one occurrence.
Excesses:	Nil

The above is a summary only. Please refer to the policy schedule and wording for full terms and conditions. To obtain a full copy of the policy schedules and wordings please contact OAMPS Insurance.

Professional Indemnity

Who is covered?

Qualified Coaches, Umpires, Officials and First Aid Personnel attached to AUF Inc, its affiliated State Bodies and their respective affiliated Associations and Clubs.

When & where is cover provided?

The policy runs for the period 4pm 1st July 2009 to 4pm 1st July 2010 and provides cover Australia wide.

When & what are you covered for?

- Professional Indemnity

Covering you against liability to pay compensation or damages for personal injury and/or property damage arising from a claim first made against the Insured and notified to the Insurer during the Period of Insurance resulting from a breach of Professional Duty in connection with the Insured's business (sport of Underwater Sport/Activities).

Sums Insured

Professional Liability: \$5,000,000 any one occurrence and in the aggregate during the period of insurance.

Excesses: Nil

The above is a summary only. Please refer to the policy schedule and wording for full terms and conditions. To obtain a full copy of the policy schedules and wordings please contact OAMPS Insurance.

How to make a claim

Personal Accident Claims

Telephone OAMPS Insurance on 07 3367 5160 and ask for a "Sports Injury Claim Form".

Complete all of the questions and make sure that you sign and date the claim form. Have the club complete "The Club Declaration". Please ensure your treating doctor (GP or Surgeon) completes the "Medical Statement". This is required for all claims.

Send completed form to:

**OAMPS Insurance Brokers
GPO BOX 1113
BRISBANE QLD 4001**

Make sure you lodge your claim form within 30 days from the date of injury; otherwise your claim may be affected. Please provide as much information as possible when you complete the claim form. If you have any questions please call the OAMPS Insurance Brokers Claims Department on 07 3367 5160.

Public & Products Liability, Professional Indemnity and Not for Profit Liability Insurance Claims

It is essential that you notify OAMPS Insurance Brokers immediately on 07 3367 5160 of any potential claim. OAMPS Insurance Brokers will then provide you with advice as how to proceed.

Frequently Asked Questions

How come I am not covered for the same amounts, or even the same things, under my sports policy as my friend is under their sports policy?

Sports policies do vary. One Insurer's policy will not necessarily cover the same as another Insurer's. The terms, conditions and exclusions can differ. An expense covered by one company's policy may not be covered by another company's policy. In addition, the levels of benefits provided are flexible – the sport will generally have the opportunity to select the amount of cover it requires – obviously for adjustments in premium.

Now that I have retired from playing I think I may get that crook knee I injured back in '99 operated on. That will be covered won't it?

Generally No. Policies have a maximum period after the date of injury in which treatment needs to be undertaken for expenses to be covered. This is 12 months from the date the injury occurred.

How does my Club or Association obtain a Certificate of Currency for our Public Liability Insurance Cover?

Simple, you need only contact us at OAMPS Insurance Brokers and explain you are an affiliate of AUF Inc. and we will arrange this for you immediately. You can contact us by telephone on 07 3367 5160 or by email mathewl@oamps.com.au

Does my Club or Association require any other Liability Insurance?

Generally NO. If your Club or Association is only involved in AUF Inc. sanctioned activities you will NOT require any other liability insurance. Should your Club or Association operate a full time Licensed Club you may require additional liability insurance for this operation. If you are uncertain about your own situation simply contact OAMPS Insurance Brokers to discuss this and we will provide individual advice to you.

Our Club hires out its clubrooms to other Bodies. Are we insured for this?

If your Club or Association hires out its club facilities to other bodies for activities other than your own, there is a need for you to ensure that ALL bodies that use your facilities have their own Liability Insurance. This should be confirmed by the other body supplying a Certificate of Currency for its Liability Insurance as proof of its validity. The insurance program will protect you as the "property owner" but not for activities that take place at your facilities that are not organised or held by your Club or Association.

I am a sport administrator. Do I need to tell our members what their insurance cover is?

This is perhaps more a legal question than an insurance question, but certainly good risk management practices would ensure that every member would be advised exactly what benefits they had under the sports injury insurance program. There have been examples of litigation taking place claiming a breach of duty of care in not advising members in this regard. Some sports have seen fit to include appropriate wording in their registration forms, which addresses this exposure.

Contact Details

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