

# AUSTRALIAN UNDERWATER FEDERATION – INSURANCE PROGRAM SUMMARY



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Dear Australian Underwater Federation Members

It is with great pleasure that SureFinity submits the 2019/2020 Australian Underwater Federation Insurance Summary and eagerly await the opportunity to work in partnership with Australian Underwater Federation & all stakeholders.

The purpose of this document is to provide an overview of some of the main covers of the policies along with advice on how to make a claim.

Please note that the cover is not comprehensive and we recommend that all members consider their own individual needs in relation arranging your own Private Health, Life and Income Protection insurance to supplement this cover.

**WHO IS COVERED?** - Australian Underwater Federation Inc. and its National Commissions, affiliate State Bodies and Clubs, registered participating teams and members, referees, coaches, officials, first aid personnel, administrators and voluntary workers of these bodies.

**WHAT ACTIVITIES ARE COVERED?** Cover is limited to "bodily injury" whilst:

- Take part in SANCTIONED competition, game, performance or training session for Scuba Diving, Spearfishing, Underwater Hockey, Snorkelling, Fin Swimming and Underwater Rugby, Underwater Photography & Pool Apnoea Diving (controlled indoor environment) not ocean diving.
- Take part in SANCTIONED club, international and national events, competition, game, performance or training session (as per existing AUF COP) for Scuba Diving & Spearfishing.
- Instructing courses and qualification programs for Scuba Diving & Snorkelling to CMAS qualification.
- Attend a sanctioned social function.
- Travel to or from a competition, game, performance, sanctioned social function, training session, administrative, fundraising or volunteer activity.
- Stay away from their home to take part in a competition, game, performance, training session or administrative activities.
- Are engaged in administrative, fundraising or volunteer activities.

**WHAT IS A BODILY INJURY?** Bodily Injury means an injury which, occurs solely and independently of any other cause; and

(a) is sustained by an Insured Person during the Activities of the sport;

(b) is sustained by an Insured Person during the Period of Insurance;

(c) is caused by an Accident, (means a sudden, unexpected, unusual, specific event which occurs at a definable time and place); and

(d) Occurs solely, directly and independently of another 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. Any injury from being under the influence of drugs or alcohol or criminal acts is excluded.

**KEY BENEFITS TABLE:** Details of the cover provided under the Policy are below. Any expenses must be incurred within 12 months of the insured person sustaining the injury.

COVER DETAILS	COVERAGE BENEFITS
<b>CAPITAL BENEFITS</b> - Under 18 limit	\$50,000 20% of limit
<b>NON MEDICARE MEDICAL EXPENSES</b> - Cover will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider. - Limit - Benefit - Excess <i>PLEASE REMEMBER: Medicare Costs for the Gap cannot be claimed for. Unfortunately, the Health Act does not allow for any general Insurer to provide any cover in regard to medical expenses for which any Medicare benefit is payable. This includes what is known as the Medicare gap.</i>	\$1,500 85% \$200
<b>PARENTS ALLOWANCE</b> - Daily benefit - Maximum benefit - Excess	\$25 \$1,500 Nil
<b>LOSS OF INCOME (WAGE EARNERS)</b>	<b>NOT INSURED</b>
<b>STUDENT ASSISTANCE (FULL TIME STUDENTS UNDER 20 YEARS OF AGE)</b>	<b>NOT INSURED</b>
<b>HOME HELP (STAY AT HOME PARENTS/GUARDIANS)</b>	<b>NOT INSURED</b>
<b>FUNERAL EXPENSES</b>	\$5,000
<b>ANCILIARY NON MEDICAL EXPENSES</b> - Travel expenses to receive treatment	\$1,500
<b>HOME MODIFICATION</b>	\$10,000
<b>REHABILITATION BENEFITS</b> - Vocational Tuition - Gym Membership etc.	\$3,000 \$500
<b>IN MEMORIAM BENEFIT</b>	\$1,000
<b>HOME NURSING CARE</b> - Weekly benefit - Benefit period - Excess	\$300 52 weeks 1 week

**COVER FOR AFFILIATED STATE & CLUB ENTITY COVER**

<b>Public &amp; Products Liability</b>	\$20,000,000
<b>Professional Indemnity</b>	\$5,000,000

## HOW TO MAKE A CLAIM?

### Personal Accident/Sports Injury Claims

1. All claims must be notified to or SureFinity within 30 days of the accident, injury or damage occurring. Please notify us by obtaining the relevant claim form via:
  - Phone our office to obtain the claim form, 1300 450 663; or
  - Obtain a claim form at the Australian Underwater Federation website.
  - Email to [admin@surefinity.com.au](mailto:admin@surefinity.com.au)
2. Complete the claim form, providing as much information as possible including supplying original receipts, and submit this to our office; via fax or post.

#### Please note:

- Claims for treatment given by a chiropractor, masseur, naturopath, osteopath or physiotherapist must be accompanied by a referral from a registered medical doctor;
- Complete ALL sections on the front of the Sports Injury Claim Form;
- Have your appointed Australian Underwater Federation representative fully complete the club declaration;
- When you are satisfied everything is completed correctly, please sign and date the Claim Form at the bottom of the second page;
- Have your attending doctor complete the Medical Statement including period of your incapacity;
- If you are a member of a Private Health Fund, please claim from them first and then forward your rebate statement, account and receipt to us when you completely finish treatment.

### Liability Claims - Do not admit liability or discuss possible negligence with any parties.

If an incident occurs that is likely to cause a claim:

1. Contact our office immediately of any incident.
2. Take all necessary precautions to protect the person or property from further loss or damage.
3. Obtain all details of each party involved, including any witnesses.
4. Do not provide statements, either verbally or in writing, to any party unless such is acting on behalf of your Insurer or for your organisation.

Forward any correspondence received from any party to our office and do not enter into any replies, as this will be taken care of you our office or your Insurer.

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