MARTIAL ARTS INDUSTRY ASSOCIATION & KUNG-FU WUSHU AUSTRALIA INSURANCE PROGRAM INSURANCE COVER SUMMARY



MARTIAL ARTS INDUSTRY ASSOCIATION The Peak Industry Body For Martial Arts In Australia

Introduction

Dear MAIA & KWA members,

We have worked together with the Martial Arts Industry Association (MAIA) & Kung Fu Wushu Australia (KWA) to prepare this summary of insurance for the MAIA & KWA Insurance Program. The cover provided under the MAIA & KWA Insurance Program is a benefit provided to MAIA & KWA members.

Note: All members are encouraged to consider effecting their own Private Health, Life and Income Protection Insurance according to their own individual needs and circumstances.

What's covered?

This insurance cover applies when members and other insured persons / entities are involved in activities that are sanctioned by the MAIA or KWA. These activities include events, training, meetings, fundraising activities and travel to and from these activities. This brochure is a summary of cover only. If additional cover is required to this standard cover, please contact Scorer Insurance Group for an additional quotation.

Who is insured?

Public and Products Liability

MAIA & KWA and their affiliated State Associations and Clubs.

Personal Accident

This program covers all trialling members, members, officials, accredited coaches, directors, executives and volunteers of MAIA & KWA.

What is the Scope of Cover and the limits and excess levels?

Public and Products Liability

Scope of cover

This policy provides protection for insured entities and members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world excluding USA and Canada.

Public & Products Liability \$20,000,000 Inclusive of Legal Defence Costs (\$1,000 Excess each and every claim)

Professional Indemnity

Scope of cover

This policy provides indemnity to a coach, referee or official if they are held liable for an error or incorrect advice which results in injury or property damage to a third party.

Professional Indemnity\$5,000,000 Inclusive of Legal Defence Costs (\$1,000 Excess, each and every claim)

Insurer

ATC Insurance Solutions for and on behalf of Lloyds of London

Personal Injury

Non-Medicare Medical Benefits 75% of Non-Medicare medical costs, up to a maximum of \$1,200 \$50 excess per claim, Nil excess if a claim is lodged on a private health fund Capital Benefit \$50,000 Maximum \$10,000 Under 18 years \$20,000 Over 75 years

Quad/Para Events \$50,000 Maximum

Loss of Income

75% of income up to \$250 per week Waiting Period 14 days Benefit Period 52 weeks



Note: Other benefits included are Parents Inconvenience Allowance, Hospitalisation Benefit, Coma Benefit, Funeral Expenses, Domestic Duties Assistance and Personal Property Expenses.

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Other Benefits

Leisure Travel Insurance

We have arranged an on-line Leisure Travel Insurance Link from AIG Insurance which offers a 20% saving off the full price AIG premium for MAIA & KWA members. The product is all online and a credit card is to be used to purchase. The link is www.aigtravel.com.au/scorerinsurance

Personal Life, Disability and Income Insurance

Scorer Insurance Group have entered into an arrangement with Blue Chip Wealth Management to assist MAIA and KWA members with Personal Life, Disability and Income Insurance.

Property and Equipment Insurance

Separate cover for Property and Equipment at your dojo can be arranged e.g. fire and perils, theft, glass and general property cover.

Should you wish to find out more information about the above 3 benefits, please contact Scorer Insurance Group on 1300 729 199 and we will organise for a no obligation quotation on your behalf.

How To Make A Claim

Personal Accident

A claim form will need to be completed and submitted as soon as possible, please contact MAIA/KWA to obtain a claim form or visit www.maia.com.au to download a copy

- The declaration on the claim form needs to be signed by MAIA/KWA.
- Once you have completed your claim form, please forward to MAIA/KWA along with all original receipts (unless retained by your health fund).

Their address is Martial Arts Industry Association, P.O.Box 134 Kenthurst, NSW 2156.

Public Liability & Professional Indemnity

In the event of a liability claim, do not admit liability under any circumstances. Contact MAIA/KWA immediately to notify any incidents on ph: +61 2 8736 1229 or email insurance@maia.com.au.

For more information about this Insurance Program, please contact MAIA/KWA on ph: +61 2 8736 1229 or email insurance@maia.com.au.

Important Notes:

- 1.MAIA & KWA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 2. Please consult the Insurers' Product Disclosure Statement for each cover to obtain specific details of the coverage. These documents are available by contacting the MAIA or KWA.
- 3. PSC Connect is a member of NIBA and endorse the Insurance Brokers' Code of Practice.

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