



## Harness Racing NSW Risk Management Sports Injury Insurance Cover Summary 2014



Arthur J. Gallagher  
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# Harness Racing Risk Management



## Sports Injury Cover

We are pleased to present this quick guide to the 2014/15 Harness Racing New South Wales (HRNSW) Sports Injury insurance program. The purpose of this brochure is to provide a broad overview of the insurance cover provided as well as instructions on how to make a claim. For full details of cover please contact Arthur J. Gallagher on 02 8838 5700.

We wish all players a safe involvement in the 2014/2015 season

### Who is covered?

Insured persons are:

Category 1	Licensed Trainers, Drivers, Monte Riders, Nominated Voluntary Stable Hands of HRNSW including licensed visitors from interstate and/or overseas whilst competing in events sanctioned by the Insured.
Category 2	Harness Racing NSW management, employees, all voluntary workers and support committee members of the Insured whilst engaged in voluntary work or travelling directly to or from such work, stewards, swab attendants, starters, stewards/officials from interstate in respect of their involvement with HRNSW, veterinarian employees and any other person in respect of their involvement with HRNSW in a representative capacity.
Category 3	All attendant licence holders of the Insured.
Category 4	All mini and maxi trotter participants of the Insured.

### What is age limit?

**Notes:**

1. Should an Insured Person turn 91 years within the policy period, coverage will continue until the expiry date of the policy at which time all cover with respect to the Insured Person shall cease.

### When is cover provided?

Insured persons are covered anywhere in the world whilst participating in any recognised and sanctioned activity directly associated with the sport of harness racing, including necessary travel to and from such activities.



## What Benefits are provided?

A lump sum benefit is payable in the event of accidental Death or a Permanent Disability. The maximum benefits payable are as follows:

Category	Maximum Benefit
Category 1	\$250,000 <b>Insured Persons without Dependants</b> Accidental Death Benefit reduced to \$50,000 <b>Insured Persons aged up to 76-90 years</b> Accidental Death Benefit \$10,000; Permanent Total Disablement Deleted Events 3 -19 Maximum benefit \$50,000
Category 2	\$250,000 <b>Insured Persons without Dependants</b> Accidental Death Benefit reduced to \$50,000 <b>Insured Persons aged up to 76-90 years</b> Accidental Death Benefit \$10,000; Permanent Total Disablement Deleted Events 3 -19 Maximum benefit \$50,000
Category 3	\$100,000 Accidental Death Benefit \$25,000
Category 4	\$100,000 Accidental Death Benefit \$25,000

## Loss of Income

Paying up to the maximum weekly benefit below for:

Category	Maximum Amount	Excess Period	Benefit Period	% of Salary
Category 1	To Maximum Weekly Salary	7 days	104 weeks	85%
Category 2	\$3,000	7 days	104 weeks	85%
Category 3	Nil Loss of Income			
Category 4	Nil Lose of Income			

### Notes:

- Category 1 and 2 – benefits claimed for weekly benefits injury to a maximum of \$600 per week do not need to be substantiated by proof of income. Any benefit paid over \$600 per week requires the full figure claimed to be substantiated. Weekly benefits payable are subject to doctor's certification confirming the person is medically unfit to work.
- Temporary Partial Disablement – 25% of the amount payable for Temporary Total Disablement.



## Additional Benefits

### Student Assistance Benefit

Reimbursing 100% of costs incurred for home tutorial expenses, travelling expenses etc. to assist full time students.

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Weekly Benefit	\$300
Excess Period	7 days
Maximum Benefit Period	104 weeks

### Home Help Benefit (Non Income and Income Earners)

Reimbursing 100% of costs incurred for child minding, ironing, washing, cooking, cleaning etc.

Weekly Benefit	\$300
Excess Period	7 days
Maximum Benefit Period	104 weeks

### Injury Assistance Benefit (Non Income and Income Earners)

Reimbursing 100% of the cost incurred for expenses directly related to the disablement including cost incurred to maintain horse training whilst medically unfit to do so under direct of a doctor.

Weekly Benefit	\$1,000
Excess Period	7 days
Maximum Benefit	\$13,000
Maximum Benefit Period	104 weeks

### Non-Medicare Medical Expenses

Paying up to the insured percentage reimbursement for all Non-Medicare expenses incurred as a result of the injury. Should the insured person be insured by Private Health Insurance, or be entitled to receive reimbursement from any other source, the reimbursement will be the amount by which the Non-Medicare expenses exceed the benefit the insured person is entitled to receive from his/her Private Health Insurer or other source, to the maximum benefit per injury, less the excess.

Benefit Percentage	100%
Maximum benefit per injury	\$10,000
Excess	\$50
Maximum Benefit Period	104 weeks

### Bed Care/Extra Cash

Payable if as a result of an accident you are confined to a bed for a period of not less than 48 hours under the direction of a doctor.

Weekly Benefit	\$300
Maximum benefit period	104 Weeks

### Emergency Transport

Emergency Transport Expenses incurred as a result of sustaining an injury during the period of cover.

Maximum benefit payable	\$3,000
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### Funeral Expenses

Paying expenses of burial or cremation or the cost of returning the insured person's body or ashes to their country of residence following accidental death.

Maximum benefit payable	\$10,000
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## Rehabilitation Expenses

Paying expenses incurred following an injury payable under section A of the policy for tuition, advice and/or treatment from a licenced vocational school or occupational rehabilitation institution, excluding benefits payable via Medicare or any private health fund.

Maximum benefit 25% of injury annual benefit as stated in the schedule or \$10,000 whichever is the lesser

## Injury Resulting In Loss Of Teeth or Dental Procedures

Injury resulting in loss of teeth or dental procedures, which occur within twelve months of the incident.

Loss of teeth or full capping of Teeth	Per Tooth 100%
Partial Capping of Teeth	Per Tooth 50%
Maximum Benefit	\$5,000. Limited to \$250 Per tooth

## Reconstruction Vehicle/Home Benefit

Events 2-7 of Part A Lump Sum Benefits, we will pay up to 80% of the cost incurred for the installation of home or vehicle improvements at the insured's normal place of residence or insured's vehicle up to a maximum of \$1,500 (where directed by a medical practitioner).

## Damage To Clothing and Equipment Benefit

Reimbursement of essential racing equipment such as clothing, up to a maximum of \$1,000.

## Broken Bones Benefit

This policy is extended to provide compensation for the following broken/fractured bones resulting directly from an injury and occurring within twelve months of the date of such injury. The Sum Insured is \$5,000 or the percentage of the Sum Insured detailed below:

Neck, Spine (Complete Fracture)	100%
Hip, Pelvis, Skull	75%
Leg, Ankle, Knee, Shoulder Blade, Collar Bone	50%
Cheekbone, Jaw, Arm, Elbow, Wrist	30%
Hand, Foot	15%
Nose, Finger, Thumb, Toe, Ribs (Per finger, thumb, toe, rib)	5%

The maximum benefit payable for any one injury resulting in fractured bones shall be \$5,000.



## What is not covered?

- Events resulting from neurosis, psychosis, mental emotional, stress or anxiety condition; physical fatigue and/or associated disease or disorder;
- Insured persons under the influence of intoxicating liquor, having a blood alcohol content over the prescribed limit whilst driving, or being under the influence of any other drug, unless prescribed by a doctor and taken in accordance with a doctor's advice;
- Any condition for which a doctor, treatment or medication was consulted, prescribed or administered prior to the commencement of the policy;
- A condition, the manifestation or symptoms which a reasonable person in the circumstances would be expected to be aware of at the commencement of the policy period;
- Any condition known to the insured prior to the commencement of the policy period.

## How to make a claim

1. Obtain claim forms from your Club or Arthur J. Gallagher Insurance Brokers
2. Complete the claim form in accordance with the instructions contained in the form, ensuring that all required sections are completed. Provide as much information as possible in support of your claim.
3. A claim form should be submitted within 30 days from the date of your injury.
4. Please forward completed claim form together with all relevant documentation to our Arthur J Gallagher Sport claims team - GPO Box 1113, Brisbane QLD 4001. To communicate directly with the claims team please phone Carol van Veen on 07 3367 5228 or email [carol.vanveen@ajg.com.au](mailto:carol.vanveen@ajg.com.au).
5. To maximise the speed in the processing of your claim submit the claim form directly to the claims team as per above.

## Important notes

This information is only a summary of the cover provided.

This policy provides limited coverage and all participating members are encouraged to consider their own situations and organise additional cover as required e.g. Private health insurance and income protection Insurance. Additional benefits can be arranged on an individual member basis.

In accordance with our obligations under the Financial Services Act our policy statements relating to the Privacy Act and Financial Services Guide are available from the Arthur J. Gallagher website [ajg.com.au](http://ajg.com.au).

If you wish to discuss this insurance program or any other insurance related matter, please contact Arthur J. Gallagher. The designated Arthur J. Gallagher service team is as follows:



## Arthur J. Gallagher Insurance Brokers

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### All claims enquiries

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*Locally focused. Nationally resourced. Internationally represented.*

Arthur J. Gallagher national sports insurance hotline is  
**1800 SPORT 1 (1800 776 781)**

