

# Motorcycling Australia Risk Insurance Program



**Ride. Race. Enjoy.**

## Summary of Insurance for Motorcycling Australia

### Introduction

Aon Risk Solutions are the insurance brokers for Motorcycling Australia (MA). Aon have worked closely with MA and the State Controlling Bodies (SCBs) to provide a National Risk Insurance Program for our members. This insurance cover applies when members and other insured person(s) / entities are involved in activities that are sanctioned by MA and the SCBs\*. These activities include organised competitions, coaching clinics, officials events, training and practice activities. This brochure is a summary of cover only. If additional cover is required to this standard cover, please contact Aon for an additional quotation. \* to seek further clarification on sanctioned activities, please contact your SCB.

### Who is insured

This program covers MA and all State/Territory Associations (SCBs), all affiliated clubs and associations including members, officials, accredited coaches, executives and voluntary officials participating in MA permitted activities and events.

### What is Covered

This program incorporates three covers:

- a) Public & Products Liability
- b) Professional Indemnity
- c) Personal Accident

### Public and Products Liability Insurance

#### Scope of Cover

This policy provides protection for insured entities and other entities against damages or compensation in respect of injury to any person, damage to property or advertising injury as a result of an occurrence happening in connection with the business of MA and its SCBs.

### Professional Indemnity Insurance

#### Scope of Cover

Provides indemnity to a coach or official if they are held liable for an error or incorrect advice which results in a loss to a third party.

### Personal Accident Insurance

#### Scope of Cover

Coverage applies whilst members are involved in sanctioned MA and SCB activities. These activities include attending race events, practice sessions, functions and other officially organised activities.

### Benefits

The main benefits under the Personal Accident Policy are:

### 1) Death & Permanent Injuries

A lump sum benefit is payable in the event of death or a permanent disability. The scale of benefits is defined in the policy. The death benefit for members is \$75,000 for members aged 18-84 years of age and \$10,000 for members under 18. The benefit for quadriplegia or paraplegia is \$150,000. Permanent total disability is \$50,000 and partial disabilities are assessed on a scale to a maximum of \$50,000.

### 2) Non-Medicare Medical Expenses

This covers insured persons for **Non-Medicare** Medical expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover.

The most common "Non-Medicare" expenses include:

- Chiropractic
- Physiotherapy
- Dental
- Osteopathy

Medical expenses that are covered by Medicare (i.e. not covered by this accident policy) include:

- Doctor's fees
- Surgeon's fees
- Anesthetist fees
- X-rays

### Benefit

Reimburses up to 100% of Non-Medicare claimable medical expenses up to a maximum of \$5,000. Claimable expenses are physiotherapy, occupational therapy, pharmacy, dental, etc, net of any entitlements from Private Health Insurance. Cover is limited to expenses incurred within 52 weeks from the date of injury and does not include private hospital, ambulance or any expense that is even partially claimable with Medicare.

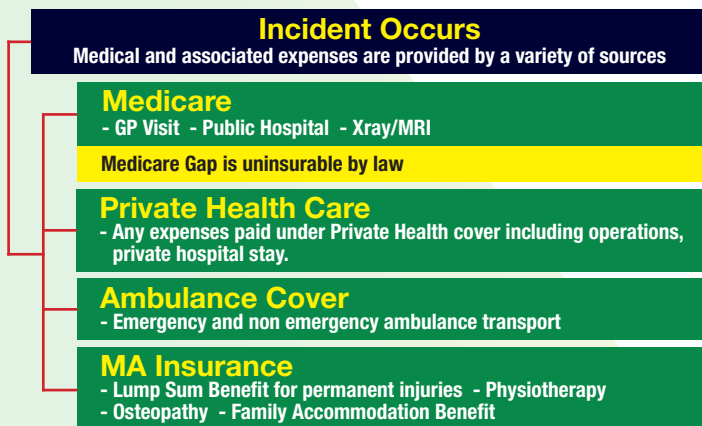
# Motorcycling Australia Risk Insurance Program

## Summary of Insurance for Motorcycling Australia continued

### Conditions

- i. If a member belongs to a private health fund, they must claim from that fund first.
- ii. Non-Medicare medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

### Your Insurance Protection



#### 3) Emergency Transport Costs (For Officials, Marshals & Volunteers only)

Reimburses 100% of ambulance costs incurred up to a maximum of \$10,000.

#### 4) Accommodation Expenses for Families of Injured Riders

Reimburses up to \$125 per night (to a maximum of \$10,000) for accommodation expenses designed for families of injured riders in the following situations

- the injured rider is hospitalised at least 250 kilometers away from their permanent place of residence; and
- medical opinion states that the injured rider is not able to be moved to a hospital closer to their permanent place of residence; and
- prior approval is first obtained from MAIL or Proclaim before incurring the accommodation cost.

*This cover came into effect on 9 November 2015 and therefore cover only applies to hospital admissions after this date.*

#### OTHER BENEFITS AVAILABLE BUT NOT LISTED ARE:

- Parents Inconvenience Allowance
- Student Tutorial Costs
- Home Help & Child Minding Benefit
- Loss of Income (Officials, Marshals and Volunteers only)
- Funeral Benefit

### Riders Riding Overseas

Motorcycling Australia Insurance Limited provides insurance to riders riding in overseas events. This insurance is designed specifically to meet the insurance requirements set out by the FIM for riders at FIM sanctioned events.

We recommend that the medical and repatriation sum insured is higher than the minimum requirements of the FIM. In our experience €14,000 is not an adequate amount to protect riders who are injured in Europe or overseas. We have seen an increase in medical expenses over the years and have a number of riders whose medical expense bills have been higher than €50,000 following a serious injury. All competitors travelling overseas should ensure they are sufficiently covered for both medical treatment as well as repatriation costs. Competitors should also ensure they have insurance coverage that includes transport in road & air ambulance's.

### How to Make a Claim

#### Personal Accident

- A claim form will need to be completed and submitted as soon as possible, contact MA on 03 9684 0500 to obtain a claim form or download a claim form from our website [www.ma.org.au](http://www.ma.org.au)
- Once you have completed your claim form, please forward to Proclaim. They handle all claims for the insurer. Their contact details are as follows

### Proclaim

Locked Bag 32012  
Collins Street East VIC 8003  
Ph: 02 9287 1302  
Fax 1300 858 329  
Email: [ahclaims@proclaim.com.au](mailto:ahclaims@proclaim.com.au)

#### Public and Products Liability, Professional Indemnity and Association Liability

In the event of a liability claim, do not admit liability under any circumstances. Contact Aon immediately to notify any incidents on ph: 03 9211 3371.

### AON

Michelle Rhook  
Ph: 03 9211 3371  
Fax 03 9211 3509  
Email: [motorcycling@aon.com](mailto:motorcycling@aon.com)



## Questions & Answers

**Q.** When are we insured?

**A.** Insurance cover is provided when;

- the activity is authorised by the Relevant Controlling Body (RCB) and should be confirmed in writing.(ie with a permit).
- the participants need to be an insured party, i.e. licence holder or member. All participants must have a licence.
- all participants including Marshals and Officials are to sign the approved indemnity forms before they participate.
- all venues where racing or motorcycle activities are conducted are to be licensed/approved.
- when the activities fall within the scope of the policy details of which are outlined in the Policy Wording - available at [www.ma.org.au](http://www.ma.org.au)

**Q.** What benefits am I covered for if I am injured?

**A.** Details of benefits available under the Personal Accident policy are provided in the policy wording and also in the Manual of Motorcycle Sport (MoMS). The policy mainly covers lump sum benefits in cases where you have suffered a permanent injury. This condition needs to be verified by a doctor / specialist.

The policy also covers Non-Medicare Medical benefits, Student Tutorial Costs, Parent's Inconvenience Allowance and Emergency Home Help. Details of these are provided in the MoMS.

There is no cover for loss of income for competitors.

**Q.** If I am injured whilst practicing / competing, am I covered for loss of income?

**A.** No. The policy does not cover loss of income for competitors however there is weekly benefits cover for officials and marshals who are income earners.

Note: You must consider your personal situation in relation to loss of income and consider income protection insurance. If you consider this insurance is necessary you should speak to your broker. At this time MA Insurance Ltd does not provide this cover.

**Q.** Am I covered at other times for non-track related activities organised by the club?

**A.** Yes, for activities such as working bees, fundraiser BBQ's, administration meetings etc. In some cases a

permit will need to be in place for the particular activity. In all cases the activity must be conducted with the knowledge and approval of the Club and the activity must be conducted within the scope of MA and its rules.

**Q.** What do I do if I am injured and need to make a claim?

**A.** Download the claim form from the MA website, or contact Proclaim via the details within this document to obtain a copy. Send the completed claim form to Proclaim and they will manage the claim based on its merits

**Q.** Is there a time limit as to when I can make a Personal Accident claim?

**A.** Yes. There is a time limit of twelve months following an accident / injury during which you must lodge a claim.

**Q.** Am I covered for personal accidental insurance with my MA Licence under all events and activities?

**A.** You are covered for Personal Accident insurance when you are licensed and competing in a permitted event.

**Q.** I already have my own insurance. Why should I have MA insurance also?

**A.** You are not buying insurance from MA. You are obtaining an MA sanction and one of those benefits of that sanction is liability insurance. In addition to insurance, there are other benefits of MA sanctioned events and activities. Furthermore, many events that have their own insurance may not have satisfactory limits or coverage. If you are unsure you should speak to your broker.

**Q.** Am I covered for private practice?

**A.** Only if there is a permit in place for the practice session.

**Q.** How are Coaches covered?

**A.** The definition of insured includes members coaches whether they are paid or volunteers.

**Q.** What if I have an issue concerning insurance coverage or if I have any questions / queries?

**A.** Always contact Aon in the first instance unless it's a claims matter that you are dealing direct with Proclaim.





## Riding Overseas?

**You may require an FIM licence and Insurance.**

**To make sure you comply with FIM requirements please contact MA for further Information.**

**Motorcycling Australia**  
**+613 9684 0500**  
**mail@ma.org.au**

As service is the core of what we want MAIL to provide our members, we have engaged the professional services of Proclaim who will manage member claims or any claims queries you may have.

Simply call 02 9287 1302 or email [AHClaims@proclaim.com.au](mailto:AHClaims@proclaim.com.au)

To find out more about our products and for all policy queries/updates or for a general query you can contact our broker, Aon on 03 9211 3371.

### Important notes:

1. This Summary of cover provides factual information about the Motorcycling Australia Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Motorcycling Australia, your State Controlling Body or by visiting [www.ma.org.au](http://www.ma.org.au)
2. MA Insurance Limited has arranged this insurance program to provide benefits to those registered members of your SCB who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare Gap. In addition to these policies all members are encouraged to take out Private Health and Income Protection Insurance.
3. MA and your SCB are not and do not represent themselves as licensed insurance brokers by endorsing the products outlined in this brochure.
4. This insurer for the Public Liability & Professional Indemnity and Personal Accident Program is MA Insurance Limited.