



# Skate Australia

## Insurance Program



Quick Guide  
2022



**Gallagher**

Insurance | Risk Management | Consulting

Dear Skate Australia Members,

We are pleased to present this quick guide to the 2022 Skate Australia Sports Injury insurance program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available on the Gallagher website at:

**[sport.ajg.com.au/skate](http://sport.ajg.com.au/skate).**

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the “Medicare Gap”, (refer to National Health Act 1953).

The cover provided under this program is not “comprehensive” and is intended to compliment other insurance cover you may have in place. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health insurance) and we encourage all participants to consider their own individual needs and circumstances in relation Private Health, Life and Income Protection insurance. It is an individual's responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable 2022 season.

Yours sincerely,

**Gallagher Sport**

## Scope of cover

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### Insured Persons

Skate Australia Inc; Skateboarding Australia Pty Ltd; Inline Hockey Australia Pty Ltd, Roller Derby Australia Pty Ltd, Artistic Skating Victoria Inc, Victorian Inline Hockey Organisation Inc, Skate Australia Victoria Speed Inc, Skate WA Inc, Skate Queensland Assoc Inc, Skate South Australia Inc, Skate NSW Inc.

### Scope of Cover - Personal Accident

Cover is limited to injury\* whilst and insured person is: -

- Playing in official matches under the auspices of The Insured
- Engaged in organised training or practice (including practice matches) for the Sport noted in The Schedule
- Traveling directly to or from or between activities described in the above and the Insured Person's normal place of residence or place of employment.
- Staying away from the Insured Person's home district including overseas travel during a tour for the purpose of participating in representative matches and/or any games duly authorised by The Insured.
- Actually engaged in administrative or organised social activities of The Insured.

\* **Bodily Injury means an injury which occurs solely and interdependently of any other cause and:**

- is sustained by an Insured Person during the Scope of Cover
- is sustained by an Insured Person during the Period of Insurance
- is caused by an Accident, and
- results within 12 calendar months of the Accident, in the Insured Person suffering one or more of the Events listed in Section 4.1 Capital Benefits and/or incurring expenses insured under Section 4.2 Medical Benefits and/or suffering Temporary Total Disablement.

# Benefits

## Section A – Capital Benefits

Accidental Death and Other Capital Benefits	\$150,000
Accidental Death under 18 Years	\$30,000

## Section B – Weekly Benefits

Loss of Earnings	Max 100% up to \$350 per week
Student Allowance	Max 100% up to \$200 per week
Domestic Home Help	Max 100% up to \$200 per week
Excess - 21 days, Maximum 26 weeks benefit 7 days	

## Section C – Non-Medicare Medical

Non-Medicare Medical	85% to a maximum of \$3,000 per injury
Excess	\$200 each and every claim
Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider.	

## Section D – Other Benefits

Injury Assistance & Parents Inconvenience Benefit	\$1,500
Rehabilitation Benefit <ul style="list-style-type: none"><li>• Gym Membership</li><li>• Tuition</li></ul>	\$500 \$3,000
Bed Care Benefit	\$300 per week, Max 52 weeks
Dependant Childrens Allowance	\$500
Parents Allowance	\$25 per day in-patient benefit up to \$1,500
Home Renovation Benefit	\$10,000
Funeral Expenses Benefit	\$5,000
In Memoriam Benefi	\$1,000
Kidnapping Benefit	\$10,000
Membership Benefit	\$500

## Affiliated State & Club Entity Cover

Public & Products Liability	\$20,000,000
Professional Indemnity	5,000,000
Association Liability	\$7,500,000

**IMPORTANT:** Please refer to policy wording for full terms and conditions and exclusions

## How do I make a claim?

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To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

### Step 1:

Obtain a claim form from Gallagher by calling **1800 776 780** or download by visiting **[sport.ajg.com.au/skate](http://sport.ajg.com.au/skate)**.

### Step 2:

Arrange for your doctor to complete the 'Medical Statement' section of the claim form.

### Step 3:

Arrange for your club President, Treasurer or Secretary to complete 'The Club's Declaration' section of the claim form. If claiming loss of income, you will need your employer complete 'The Member's Employment Details' section of the claim form.

### Step 4:

Return the completed claim form to Gallagher via:

Email: **[sport@ajg.com.au](mailto:sport@ajg.com.au)** or by post to:

Gallagher,  
GPO Box 859  
Brisbane, QLD 4001

**IMPORTANT:** Please refer to policy wording for full terms and conditions and exclusions.

**Direct to your Insurance Advisor**

**[sport.ajg.com.au/skate](http://sport.ajg.com.au/skate)**

**1800 776 780**



**Gallagher**

Insurance | Risk Management | Consulting

**Contact us**

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