

2021 Insurance Program

Public and Products Liability and Professional Indemnity

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Insured	<p>Australian Taekwondo Limited ABN 69167216033 and affiliated State and Club entities including:</p> <ul style="list-style-type: none"> ▪ Coaches and Referees; ▪ Any directors, executive officers, committee members, office-holders, Employees or ▪ Office Bearers but only whilst acting within the scope of their duties in such capacity; ▪ Any registered Members or voluntary workers but only whilst acting in connection with Business activities and whilst conforming to club rules and by-laws.
Business Description	<p>Principally sport administration and the development, promotion and conducting of taekwondo, competitions and tournament events, coaching courses and/or clinics, club activities and any other activity incidental thereto including:</p> <ul style="list-style-type: none"> - The participating in all sanctioned Taekwondo activities within Australia and by district, community, club, regional, state, national and international and representative teams; - Coaches, trainers, conditioners and medical persons, coaching and development academies/clinics including accredited coaching camps and clubs; - Liaising with, and at times sponsoring and funding local, state, district and national and international participants and teams at both a senior and junior level; - Property owner/occupier - Activities that are incidental to the overall Taekwondo related activity including Greco Roman & Shoot Wrestling; Personal Training; Brazilian Jujitsu; Weapons Classes; Gymnastics; Weights classes; Martial arts; kickboxing; boxing and mixed martial arts.
Professional Services	<p>Coaching; training, instruction, refereeing and officiating, judging and organising domestic competitions and tournaments at a national, state and club level. Regulations and laws of taekwondo including through judicial and disciplinary committees.</p>
Period of Insurance	<p>From: 4.00pm 1st January 2021 To: 4.00pm 1st January 2022</p>
Limit of Liability	<p>Public Liability \$20,000,000 any one Occurrence</p>
	<p>Products Liability \$20,000,000 any one Occurrence and in the aggregate</p>
	<p>Professional Indemnity \$5,000,000 any One Claim and in the aggregate</p>
Sub-Limit	<p>Property in Physical or Legal Control \$100,000 any one Occurrence and limited in the aggregate during the period of insurance</p>
Excess	<p>Nil Excess applicable</p>

Personal Accident Insurance

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Insured Persons	<p>All members of Australian Taekwondo Limited including affiliated State and club entities participating in both recreational and sports taekwondo. Recreational members are defined as taekwondo practitioners who only participate at a club level under the instruction of registered instructors who are deemed by Australian Taekwondo Limited to have the necessary qualifications in taekwondo instruction. Sport members are defined as taekwondo practitioners who in addition to club level participation, also compete in either combative sports taekwondo (defined as sparring) or non-combative sports forms such as breaking and free style aerobatics (defined as technical). Qualified coaches at a club, state and national level train sports members in all these disciplines.</p>
Period of Insurance	<p>From: 4.00pm 1st January 2021 To: 4.00pm 1st January 2022</p>
Operative Period of Cover	<p>Cover under this policy shall apply whilst the Insured Person is engaged in officially sanctioned activities involving:</p> <ul style="list-style-type: none">▪ Participating in club, representative, state or national events;▪ Training arranged by the Insured;▪ In an administrative capacity as an official or trainer or fundraiser, or in organised social activities of the insured;▪ Travel to or from a competition, tournament, performance, social function, training session, administrative, fundraising or volunteer activity;▪ Stay away from their home to take part in a competition, tournament, performance, social function, training session or administrative activities.
Other Activities Included:	<p>Cover includes activities that are incidental to the overall Taekwondo related activity including Greco Roman & Shoot Wrestling; Personal Training; Brazilian Jujitsu; Weapons Classes; Gymnastics; Weights classes; Martial arts; kickboxing; boxing and mixed martial arts.</p>

CAPITAL BENEFITS SECTION		% OF SUM INSURED
		\$75,000
Maximum Benefit Payable		<i>The percentage of this amount which is payable for each set out in the policy.</i>
Injury sustained by an Insured Person which within twelve calendar months results in:		
1	Death (Persons aged less than 18 years 20%)	100%
2	Permanent Quadriplegia	100%
3	Permanent Paraplegia	100%
4	Permanent Total Loss of :-	100%
	- sight of both eyes	50%
5	Permanent Total Loss of :-	75%
	- hearing in both ears	25%
6	Permanent Total Loss of use of:-	75%
	- two arms	35%
7	Permanent Total Loss of use of:-	75%
	- one arm	35%
8	Permanent Total Loss of use of:-	75%
	- two legs	35%
	- one leg	75%
	Permanent Total Loss of use of:-	40%
9	- two+ fingers	14%
	- two fingers	4%
	- one finger	5%
	- one thumb	5%
10	Permanent Total Loss of use of:-	40%
	- two+ toes	14%
	- two toes	4%
	- one toe	4%
11	Permanent Total Loss of use of:-	75%
	- two kidneys	30%
	- one kidney	25%
	- spleen	70%
	- liver	40%
	- two testicles	40%
	- one testicle	6%
- sexual function	45%	
12	Total & Permanent Disfigurement Total & Permanent Shortening of leg	Up to 45%
	<i>For the purposes of this event 11 only, disfigurement means disfigurement that extends to more than 20% of the entire external body. The total % paid to be at underwriter's sole and absolute discretion.</i>	7%
13	Any Permanent Total Disability or Permanent Total Loss of use of any body part not shown above will be compensated at a % of the capital benefit as determined at the sole and absolute discretion of the underwriters. Such determination will not be inconsistent with the benefits provided under events 4-11 inclusive.	Up to 90%
14	Becoming HIV positive but cover for this event is only provided if the infection was as a direct result of playing or participating in the sport nominated in the schedule.	10%
15	Actual Non-Medicare Medical expenses incurred following accidental miscarriage or premature childbirth up to maximum 26 weeks of pregnancy which is a direct result from playing or participating in the sport.	Up to 5%

MEDICAL BENEFITS SECTION

Non Medicare Medical Expenses	<p>This cover reimburses up to 80% of Non-Medicare Medical Expenses to a maximum of \$2,500 subject to a \$10 Excess</p> <p>Typical claimable items under this section include:</p> <ul style="list-style-type: none">- Private Hospital Accommodation- Ambulance Transport Cost- Chiropractic- Dental Services (to sound whole teeth only)- Ancillary Medical Procedures- Theatre Fees in Private Hospital where Medicare does not apply- Orthotics, Splits and Prosthesis where an Insured Person's Medical Practitioner considers them medically necessary for the treatment of the Injury. <p>Non Medicare Medical Expenses does not include:</p> <ul style="list-style-type: none">- Costs associated with MRI scans, unless not covered under Medicare or Private Health Insurance;- Costs incurred which are associated with the prevention of injury. For example, knee braces, mouth guards and ankle braces;- Costs related to breakage of dentures, optical lenses or spectacles;- Expenses incurred for which a Medicare benefit is payable- Expenses incurred more than 12 months after the date of injury, where a delay in treatment is recommended by a registered medical practitioner your claim must be lodged within the policy period and a medical statement provided confirming the recommendation;- The compensation the insurer will pay you will be reduced by amounts paid or payable from any statutory transport accident scheme or statutory workers compensation scheme or private health insurance;- Accounts covered by private health insurance unless you have claimed a private health benefit. If that is the case the insurer will pay the difference between any private health insurance rebates to which you receive and the actual cost you incur, less any excess applicable.
Physiotherapy Benefit	<p>The cover will pay the following:</p> <p>Visits 1 to 5 – 95% of the fee charged less rebates from other sources</p> <p>Visits 6 to 10 – 80% of the fee charged less rebated from other sources</p> <p>All other visits – 75% of the fee charged less rebates from other sources</p> <p>This benefit is subject to the maximum payment per claim and the application of the Excess for Non Medicare Medical Expenses.</p>

WEEKLY BENEFITS SECTION

Loss of Income	<p>The cover under this section pays 100% of the Members actual weekly income, up to a maximum of \$350 per week, subject to a 7 day Excess Period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 104 weeks whichever is the lesser.</p>
Student Allowance	<p>The cover under this section reimburses 100% of the cost of Home Tutorial by a qualified tutor, up to a maximum of \$200 per week and subject to a 7 day Excess Period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 104 weeks whichever is the lesser.</p>
Domestic Home Help	<p>The cover under this section reimburses 100% of the actual costs incurred for Domestic Home Help certified as necessary by the attending Medical Practitioner up to a maximum of \$200 per week and subject to a 7 day Excess Period. The benefit will be paid for the period of the Disablement as certified by a registered Medical practitioner or 104 weeks whichever is the lesser.</p>

OTHER BENEFITS SECTION	
Injury Assistance and Parents Inconvenience Benefit	The cover under this section reimburses an Insured Person for non-medical expenses incurred directly related to the bodily injury. This may include such items as transportation and accommodation costs as certified as necessary by the attending Medical Practitioner. Non-medical expenses does not include wages lost by any person. Policy Limit of \$1,000.
Rehabilitation Benefit	The cover under this section reimburses an Insured Person for reasonable costs incurred for the rehabilitation of a Bodily Injury following a referral from a Medical Practitioner This may include but is not limited to Gymnasium, Pilates Studio or physical trainer up to a maximum of \$500. In addition cover is provided for tuition or advice from a licensed vocational school provided such tuition is undertaken with insurer written agreement and must be deemed required by the attending Medical Practitioner up to a maximum \$3,000.
Bed Care Benefit	The cover under this section provides for nursing care provided by a registered nurse (not related to the Member) where they are confined to bed for a period of not less than 7 days if certified medically necessary. The maximum weekly benefit payable is \$300 per week. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.
Dependant Children's Allowance	The cover under this section provides for reasonable costs incurred by the Dependent Children of a Member whilst the Member is undergoing medical treatment. The benefit is limited to \$500.
Home Renovation Benefit	The cover under this section provides cover for costs to install necessary items including but not limited to ramps, guide rails, alarm systems and similar household aids up to a maximum of \$10,000 to modify the Member's home if they have a valid claim under Events 2 to 7 of the Capital Benefit.
Funeral Expense	The cover under this section reimburses funeral costs of a member up to a maximum of \$5,000.
In Memoriam Benefit	The cover under this section provides for reasonable costs associated with observance of the death of a Member up to a maximum amount of \$1,000.
Kidnapping Benefit	The cover under this section provides for 10% of the Capital Benefit as listed in the Schedule if a Member is kidnapped.
Membership Benefit	The cover under this section provides for pro-rata refund of your club's or association's membership/registration fee from the date of injury if the Member can't play for the rest of the season. The maximum payable under this benefit is \$500.