



# SA UNITED CHURCH NETBALL ASSOCIATION Inc

President: Mark Walker  
Secretary: Margaret Johnson  
Treasurer: Kim Mackenroth

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## TEAM AND OFFICIALS INSURANCE 2013

Team Insurance for Winter 2013 will remain the same at \$104 per team and will be entered on your invoice that will be collected on book night. Please note that this will cover whoever plays in the team for this Winter Season only.

Umpires/Coaches/Managers/Officials etc. insurance will remain the same at \$11 per person and will cover each person for the entire year 1/4/13 to 31/3/14. For Officials to be covered their name, address, payment and Club must be given to Kim Mackenroth, Treasurer, C/- PO Box 7254, West Lakes 5021.

Below is a brief outline of our Insurance Coverage and would strongly advise each Club to assess whether their Officials need to be covered.

### Insurance

SAUCNA is insured with Sportscover Australia Pty Ltd through OAMPS Insurance Brokers Ltd, 168 Greenhill Road, Parkside SA 5063, Telephone 8172 8000.

There are two policies - Personal Accident and Illness and Sports Combined.

The period of Insurance is 1<sup>st</sup> April to 31<sup>st</sup> March at 4pm local time.

#### Who is insured?

The policy covers personal accident and illness for any player (including temporary players) or other person actively engaged in and appropriately registered for the purpose of netball in the South Australian United Church Netball Association Inc.

Players are *automatically* covered when playing for a Club and the Team Insurance has been paid by the Club. Officials, Coaches, Managers and Umpires are only covered if identified by the Club to the Association and premiums paid to cover them (presently \$11 per person per year).

#### What is included?

The policy covers bodily injury sustained while involved in the activities of the Association caused accidentally during the period covered by the policy including catastrophic injury such as loss of sight and/or limbs that may occur up to twelve months after the original accident.

The policy covers *up to* \$50,000 for severe injury.

Medical coverage provides 50% of private hospital, ambulance, chiropractic, dental, ancillary medical procedures, theatre fees of a private hospital not covered by Medicare, orthotics etc recommended by a Medical Practitioner and physiotherapy fees. These can be claimed if incurred within twelve months of the original accident.

Disablement of income earners after a 10 day waiting period is limited to \$210 per week for 52 weeks. Students who can't attend classes can receive up to \$200 per week to cover the cost of a tutor. Home keepers can receive up to \$200 per week to cover the cost of domestic help.

#### Coverage applies to:

playing in official matches sanctified by the Association;  
organised training or practice matches;  
travelling to or from matches or training from work and/or home. Capital benefits are limited to 20% of the normal coverage;  
overseas tours sanctioned by the Association;  
engaging in administrative or social activities on behalf of the Association.

**What is not included?**

Any claim:

outside of the period covered by the policy;  
not resulting from participation in the activities of the Association by an insured person;  
arising from pre-existing conditions of an insured person;  
pertaining to activities for which compulsory liability insurance is required such as the use of motor vehicles;  
relating to physical violence committed by an insured person;  
arising from defamation, libel or slander by an insured person;  
arising as a result of the use of alcohol, non-medically prescribed drugs or mental health conditions including anxiety, depression, stress etc. of an insured person;  
arising from a failure to seek or follow medical advice by an insured person;  
sickness or any contagious disease contracted by an insured person.

The Association is also covered for:

Public Liability for \$20,000,000  
Professional Indemnity for \$2,000,000.

***Disclaimer***

*This is a summary only and does not cover all contingencies. For full details, the policy document is available from the Secretary.*