



KARTING AUSTRALIA NATIONAL INSURANCE PROGRAM

31st March 2017- 31st March 2018

SUMMARY OF COVER



Arthur J. Gallagher
BUSINESS WITHOUT BARRIERS™



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Arthur J. Gallagher is one of the world's leading providers of insurance and risk protection. We have a long history supporting motor sport and related activities. We have been working closely with the Australian sports industry for over thirty years developing insurance and risk protection programs that identify and address risks associated with sport.

We are a proud partner of Karting Australia and it with great pleasure we provide this Program designed to improve all aspects of a karting member's physical, legal and financial safety..

The Program is reviewed and renewed annually to ensure it remains relevant and appropriate to the Karting Australia membership.

WHAT IS COVERED?

The KA National Insurance Program provides two key areas of cover:

1. **Personal Accident cover**
2. **Public Liability cover including Professional Indemnity cover**

In general, all karting activities are covered, including activities such as official races, official practice sessions, committee meetings, etc.

For complete coverage details, please refer to the Policy Documents via our web site.

WHAT DOES PERSONAL ACCIDENT INSURANCE COVER?

The Personal Accident Policy provides financial assistance to insured individuals who sustain an injury during sanctioned karting activities.

Please note: The Health Insurance Act 1973 (Cth) prohibits general insurers from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our web site or visit www.medicare.gov.au

WHAT DOES PUBLIC LIABILITY AND PROFESSIONAL INDEMNITY COVER?

Public Liability provides protection for insured organisations and/or individuals against legal and associated costs that may arise if accused of negligence.

Professional Indemnity is a sub-section of the Public Liability Policy. Professional Indemnity insurance provides protection for insured individuals against legal and associated costs that may arise if accused of negligent acts, errors or omissions.



WHAT INSURANCE IS PROVIDED?

	PERSONAL ACCIDENT	PUBLIC LIABILITY
WHO IS COVERED	<p>Category 1</p> <p>(a) Drivers (including Guest Overseas Drivers), Pit Crew aged 16 or over in paid occupation.</p> <p>(b) Drivers (including Guest Overseas Drivers), Pit Crew aged 16 or over not in paid occupation.</p> <p>(c) Junior Drivers (including Guest Overseas Drivers), Pit Crew aged 5 to 16 years.</p> <p>Category 2</p> <p>(a) Authorised Officials and Marshals</p> <p>(b) Voluntary Workers</p>	<p>Entities:</p> <ul style="list-style-type: none"> • Australian Karting Association Ltd. • Karting (New South Wales) Inc • Karting (WA) Inc. • Victorian Karting Association Inc. • Australian Karting Association (SA) Inc. • Karting Tas Inc. • Australian Karting Association (NT) Inc. • Australia Karting Association Queensland t/as Karting Queensland <p>Including:</p> <p>All affiliated and associated clubs, their committees, sub-committees, members, trustees, license holders, officials, volunteers, employees, the CEO, employees and the Board of AKA Ltd.</p>
LIMITS AND EXCESS	<p>CAPITAL BENEFITS:</p> <ul style="list-style-type: none"> • \$75,000 <p>NON-MEDICARE BENEFITS</p> <ul style="list-style-type: none"> • 85% reimbursement (\$100 excess) • Maximum \$5,000 per claim <p>LOSS OF INCOME:</p> <ul style="list-style-type: none"> • 85% compensation to maximum \$500 per week (whichever is lesser) • 7 day excess period 	<p>PUBLIC LIABILITY:</p> <ul style="list-style-type: none"> • \$50,000,000 • \$15,000 excess <p>PRODUCTS LIABILITY:</p> <ul style="list-style-type: none"> • \$50,000,000 • \$15,000 excess <p>PROFESSIONAL INDEMNITY:</p> <ul style="list-style-type: none"> • \$5,000,000 • \$15,000 excess

For complete coverage details, please refer to the Policy Documents via our web site.

GENERAL ADVICE:

The information provided by Arthur J. Gallagher is considered general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the Insurance Program documentation including the Policy Wording. For a copy of the policy wording, please contact your broker.