



KARTING AUSTRALIA NATIONAL INSURANCE PROGRAM

31st March 2017- 31st March 2018

PERSONAL ACCIDENT INSURANCE



Arthur J. Gallagher
BUSINESS WITHOUT BARRIERS™



PERSONAL ACCIDENT INSURANCE

The following information provides the policy details of the Karting Australia Personal Accident Insurance coverage.

What is Personal Accident Insurance?

The Personal Accident Policy provides financial assistance to insured individuals who sustain an injury during sanctioned karting activities. Please note, the Personal Accident Policy is a general insurance product only. It does not provide comprehensive benefits nor does it compare to Health Insurance or Life/Trauma Insurance. Please consult your personal insurance professional to review your circumstances and ensure you are adequately covered to the limits you believe necessary.

Who is covered?

CATEGORY 1	CATEGORY 2
a) Drivers (including Guest Overseas Drivers), Pit Crew aged 16 or over in paid occupation. b) Drivers (including Guest Overseas Drivers), Pit Crew aged 16 or over not in paid occupation c) Junior Drivers (including Guest Overseas Drivers), Pit Crew aged 5 to 16 years AGE LIMIT: 5 to 70 years of age. Any person over 70 years must comply with Karting Australia's licensing rules (please refer to the KA Rules Manual). Reduced limits and cover will apply to members over 70 years	a) Authorised Officials and Marshals b) Voluntary Workers AGE LIMIT: 5 to 80 years of age



Scope of cover:

Personal Accident Insurance provides financial assistance to insured individuals who sustain an injury during an insured activity. Personal Accident insurance is only available to insured individuals during organized/sanctioned karting activities including :

- Official race and/or practice
- Travelling to and from an official karting activities
- Participation in official karting activities
- Pits, crew and volunteers during official karting activities

Policy Benefits and Limits

Non-Medicare Medical Benefits

As the name suggests, Non-Medicare Medical benefits provide reimbursement for medical items that are **not listed** on the Medicare Benefits Schedule. This benefit can only be claimed by an insured individual who sustains an injury during an insured activity. The table below outlines some examples of these benefits.

NON-MEDICARE MEDICAL	LIMIT/EXCESS
85% of Non-Medicare Medical Expenses <i>(such as physio, dental and any other items not listed on the Medicare Benefits Schedule).</i>	\$5,000 maximum limit \$0 Excess with Private Health Insurance \$100 Excess without Private Health Insurance
Unexpired membership benefit	\$1,000 limit
Home and/or vehicle modification benefit	\$1,000 limit
Funeral expenses benefit	\$3,000 limit

MEDICARE: The Health Insurance Act 1973 (Cth) prohibits general insurers from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please see below or visit www.medicare.gov.au

Capital Benefits

Provides lump sum payment for permanent injuries or death sustained by an insured individual.

COVERAGE	LIMIT/EXCESS
Accidental Death	\$75,000
Lump Sum Benefits (Events 2-26)	\$75,000
Fractured bones	Not covered
Loss of teeth or associated procedures	Not covered



Loss of Income Benefits

Loss of Income benefits provide partial compensation for income lost due to an injury sustained during an insured activity by an insured individual. Limitations apply to weekly payments, waiting periods and benefit periods.

COVERAGE	LIMIT/EXCESS
Temporary total disablement/injury (Event 36)	Category 1 & 2 = \$500 per week Maximum percentage of salary = 85% Maximum benefit period = 104 weeks Excess period = 7 Days
Temporary partial disablement/injury (Event 37)	Category 1 = \$200 per week Category 2 = Not covered Maximum percentage of salary = 40% Maximum benefit period = 52 weeks Excess period = 0 Days

Medicare vs Personal Accident Insurance

Medicare provides access to medical and hospital services for all Australian residents and certain categories of visitors to Australia.

Medicare offers free or subsidised treatment by health professionals such as doctors, specialists, optometrists – and in specific circumstances – dentists, and other allied health practitioners.

Other Medicare provisions may include free treatment and accommodation for public Medicare patients in a public hospital. Additional cover includes 75% of the Medicare Schedule fee for services and procedures if you are a private patient in a public or private hospital – this does not include hospital accommodation and items such as theatre fees and medicines

The Medicare Benefits Schedule (MBS) is a Australian Government resource that lists all services that are free or subsidised by the Australian Government under Medicare. Check if a service is listed under Medicare on the Department of Health MBS Online website.

The Health Insurance Act 1973 (Cth) strictly prohibits general insurers from covering **any item** that is listed on the Medicare Benefits Schedule (MBS).

This means, if you have received an invoice from a medical practitioner and it contains a "Medicare Item Number", the Karting Australia Personal Accident Insurer cannot provide any reimbursement for this item (including any gap).

Any receipts you receive containing any items **not listed** on the MBS (i.e. do not contain a Medicare Item Number) should be sent to AJG attached to your claim form or your claim number.

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.