

# Australian Independent Dirt Kart Association Inc.

## Personal Injury Insurance Summary of Cover

Arranged by Marsh Advantage Insurance Pty Ltd

### Important Note:

This document is issued by Marsh Advantage Insurance Pty Ltd (MAI) as a summary of cover only; it does not alter, amend or extend coverage provided by the Insurers in any way. For full details of policy coverage, we refer you to the Insurer's Schedule and Policy Wording/PDS.

This policy has been arranged with QBE Insurance (Australia) Ltd. ABN 78 003 191 035 AFS, Licence 239545. It is designed to provide specified benefits, subject to insured limits to licence holders for insured expenses and costs of an injury, sustained in accordance with the scope of cover below. The Health Insurance Act 1973 provides that medical expenses that are payable by Medicare (either fully or partly) and any gap fees, cannot be covered under this insurance policy.

The personal accident policy is not a substitute for public or private health insurance, it is included as an additional benefit as a licence holder of the Australian Independent Dirt Kart Association Inc. and covers primarily, loss of income and capital benefits with additional benefits. The policy does not provide for full income replacement, for salary and wage earners. We refer you to the schedule of benefits where you may make a valued judgment on the level of cover provided and suitability to your circumstances. MAI has not considered your individual circumstances in arranging cover. You may elect to arrange additional cover with an insurer of your choice at your discretion.

### COVER SUMMARY

<b>Insurance Policy:</b>	Speedway Injury Policy
<b>Insured:</b>	Australian Independent Dirt Kart Association Inc. (A.I.D.K.A)
<b>Insurer:</b>	QBE Insurance (Australia) Ltd AFS Licence 239545
<b>Policy Number:</b>	AS A047257PAD
<b>Policy Wording:</b>	QBE Speedway Injury Policy Wording
<b>Policy Period:</b>	30 June 2019 4:00 p.m. central standard time to 30 June 2020 4:00 p.m. central standard time
<b>Insured Persons:</b>	All National and State Executives, committee members, employees and drivers, mechanics, officials, visitors and others and overseas drivers declared to the Insured who are who are or license holders of the Australian Independent Dirt Kart Association Inc.
<b>Scope of Cover:</b>	Shall be whilst attending for the purpose of engaging in Competition Events (including Practices), Official Functions organised by, recognised by or under the direct control of the Australian Independent Dirt Kart Association Inc. and/or any of its affiliates. Cover extends to insured persons who hold annual licences for necessary and direct travel to and from such Competition Event or Practice, Official Function including Journey to and from such events.
<b>Territorial Limits:</b>	Within Australia in respect of all Insured Persons, extended to worldwide cover in respect of licensed drivers only, subject to written approval by the Insured.

EVENTS	
Death (of insured persons other than below)	\$75,000
Insured Persons who have not attained the age of 17 years and those who have attained of the age 70 years	\$30,000
Capital Benefits other than Death, percentages as detailed in the benefits table 2-25	\$75,000
(Weekly Benefit) - Temporary Total Disablement 100% of calculated income subject to maximum limit as defined in the policy	\$700 per week for a maximum period of 104 weeks
Temporary Partial Disablement	Limited to 30% of the Temporary Total Disablement Weekly Benefit for a maximum period of 104 weeks
Excluded Period of Claim	7 Days
Age Limits	5 to 90 Years
Aggregate Limit any one event during the period of insurance	\$1,000,000

## CAPITAL BENEFITS TABLE

The Events		(Percentage of Maximum Amount Payable \$75,000)
1.	Death (of insured persons other than below)	100%
	Insured Persons who have not attained the age of 17 years and those who have attained of the age 70 years	30%
2.	Permanent Total Disablement including Permanent Paraplegia & Permanent Quadriplegia	100%
3.	Permanent unsound mind to the extent of legal incapacity	100%
4.	Permanent and incurable paralysis of all limbs	100%
5.	Permanent Total Loss of entire sight in both eyes	100%
6.	Permanent Total Loss of sight in one eye	100%
7.	Permanent Total Loss of the use of one or both hands	100%
8.	Permanent Total Loss of the use of one or both feet	100%
9.	Permanent Total Loss of the use of both legs	100%
10.	Permanent Total Loss of the use of one hand and one foot	100%
11.	Permanent Total Loss of the use of one hand and one arm	100%
12.	Permanent Total Loss of the lens of both eyes	100%
13.	Permanent Total Loss of the lens of one eye	50%
14.	Permanent Total Loss of the hearing in:	
	a) both ears	100%
	b) one ear	50%
15.	Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extends to cover more than 40% of the entire external body	50%
16.	Permanent Total loss of the use of one arm or one leg	50%
17.	Permanent Total loss of the use of four Fingers and thumb of either hand	75%
18.	Permanent Total Loss of the use of four fingers of either hand	40%

19.	Permanent Total Loss of the use of one thumb of either hand, a) both joints b) one phalanx joint	30% 15%
20.	Permanent Total Loss of the use of fingers of either hand a) three phalanges joints b) two phalanges joints c) one phalanx joint	10% 8% 5%
21.	Permanent Total Loss of the use of Toes of either foot a) all one foot b) great-both joints c) great-one joint d) other than great-each Toe	20% 5% 5% 3%
22.	Fractured leg or patella with established non union	10%
23.	Necessary surgical removal of internal organs – per organ	15%
24.	Shortening of leg by at least 5cm	7.5%
25.	Any Permanent physical disability not otherwise included in Events 2 to 24 above Such percentage of the Capital Sum Insured as the Insurer shall determine (by comparing) the severity of the Permanent physical disability with the events 2 to 24 above and taking into account the compensation provided for those Events, (but not taking into account the Insured Person's occupation) limited always to 75% of the Compensation payable for Event	

## ADDITIONAL BENEFITS:

### Additional Benefits Cover Under Section 1 – Capital Benefits

Home or Car Modification Cover (where a Benefit is payable for Events 2 to 4 Inclusive)	100% of expenses up to a maximum of \$15,000
--	--

### SECTION 3 - Benefits For Non Income Earners & Students

1	Household Help Benefits includes, Domestic Home Help, Hire of Medical Aids (Non-Income Earners Only)	100% to \$200 per week for a maximum period of 104 weeks Waiting period 7 days
2	Student Assistance Benefits (Non-Income Earners Only)	100% to \$350 per week for a maximum period of 104 weeks Waiting period 7 days
3	Unemployed/Pensioner/Self Funded Retiree Assistance For attendance at medical consultations	100% to \$200 per week for a maximum period of 104 weeks Waiting period 7 days

### SECTION 4 - Additional Benefits

1	Funeral Expenses	100% of costs to a maximum \$12,000
2	Non Medicare Medical Expenses	100% of costs to a maximum of \$5,000 Nil excess
3	Parents' Inconvenience Allowance	Up to \$25 per day up to a maximum of \$2,000
4	*Emergency Transport Allowance	100% of expenses up to a maximum of \$5,000
5	Broken Bones Benefit \$5,000 Maximum Limit	Up to maximum \$5,000
	Injury resulting in the following broken bones;	Compensation percentage as total of total benefit amount
	Spine, requiring Surgery, Skull	100%

	Spine, Other	50%
	Hip	75%
	Jaw, Pelvis, Leg, Ankle or Knee	50%
	Shoulder	30%
	Arm, Elbow, Wrist or Cheekbone	20%
	Collarbone, Foot, Hand or Ribs	10%
	Nose	5%
	In the case on established non union of any of the above breaks, an additional	5%
	<b>Note:</b> In the event of multiple fracture categories, the higher benefit percentage is payable for all categories as one payment. Benefits are not cumulative and are payable only in the event of complete fracture.	
6	Out of Pocket Expenses Emergency Family Travel for one Family Member/Guardian)	Up to \$1,000 per claim
7	Rehabilitation	Up to maximum \$25,000

**\*Please note:**

**Emergency Transport cover is limited \$5,000 in this policy. Emergency transport costs will exceed this limit considerably if medical evacuation by air is required, especially from remote locations where many AIDKA venues are located. For this reason, we strongly recommend you arrange separate ambulance cover with the relevant ambulance services organisation in your State.**

**Licenced drivers intending to compete in AIDKA approved events overseas must contact AIDKA prior to travel for written approval from AIDKA for cover to apply. We strongly recommend that Licence Holders arrange separate Travel Insurance insuring motorsport activities when travelling overseas.**

#### Claims Procedure

All claims must be reported as soon as possible following an accidental injury. Failure to do so may enable the Insurer to reduce or avoid any liability should the Insurers rights be prejudiced.

- Claim forms are available for download from the A.I.D.K.A website, [aidka.com.au](http://aidka.com.au)
- Complete and sign the claim form (all questions must be answered – if not applicable, write N/A).
- Complete the insurer's attending physician's report and claimants signed authority. (If the physician prefers to send a report separately, please provide mailing address of QBE claims provided to by your claims administrator. (Note: Any expenses for this report are the responsibility of the claimant).
- All claim forms MUST be submitted by the licence holder to the A.I.D.K.A secretary [secretary@aidka.com.au](mailto:secretary@aidka.com.au) before sending to the Insurer, QBE Insurance (Australia) Limited Email: [accident&health@qbe.com](mailto:accident&health@qbe.com) ABN 78 003 191 035.
- A.I.D.K.A must sign off the claim form, that the claimant is a current licence holder. This will assist the insurer in processing the claim quickly so as not to disadvantage the claimant.
- A.I.D.K.A MUST NOT delay the process and must send the claim form with supporting documentation to the insurer as soon as possible.
- Provide written proof of income (e.g. ATO Assessment Notice, Group Certificate).

**DISCLAIMER:** This brochure contains a general overview of the policy only. It does not take into account your individual objectives, financial situation or needs and may not suit your personal circumstances. It is not a complete description of all policy terms, conditions and exclusions which determine coverage for a claim. Please refer to the A.I.D.K.A. website for policy wordings and schedule. We recommend that you read the policy wording and schedule so that you have an understanding of the policy terms, conditions, excesses and exclusions to determine whether this insurance suits your needs. Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303 / AFSL 238369) arranges this insurance and is not the insurer. To find out more about Marsh, visit [www.marshadvantage.com.au](http://www.marshadvantage.com.au).