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Australian Dirt Kart Association Insurance Quick Guide

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Summary of Cover

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim.

For full details of cover please contact AIDKA



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What does Personal Accident Insurance cover?

The Personal Accident Policy provides financial assistance to insured individuals who sustain an injury whilst attending for the purpose of engaging in Competition Events (including Practices), Official Functions or Activities organised by, recognised by or under the direct control of the Australian Independent Dirt Kart Association Inc. and /or any of its affiliates.



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.

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the “Medicare Gap”, (refer to National Health Act 1953).

The cover provided under this program is not “comprehensive” and is intended to compliment other insurance cover you may have in place. We encourage all participants to consider their own individual needs and circumstances in relation Private Health, Life and Income Protection insurance. It is an individual’s responsibility to ensure that they have adequate insurance cover for their individual needs.

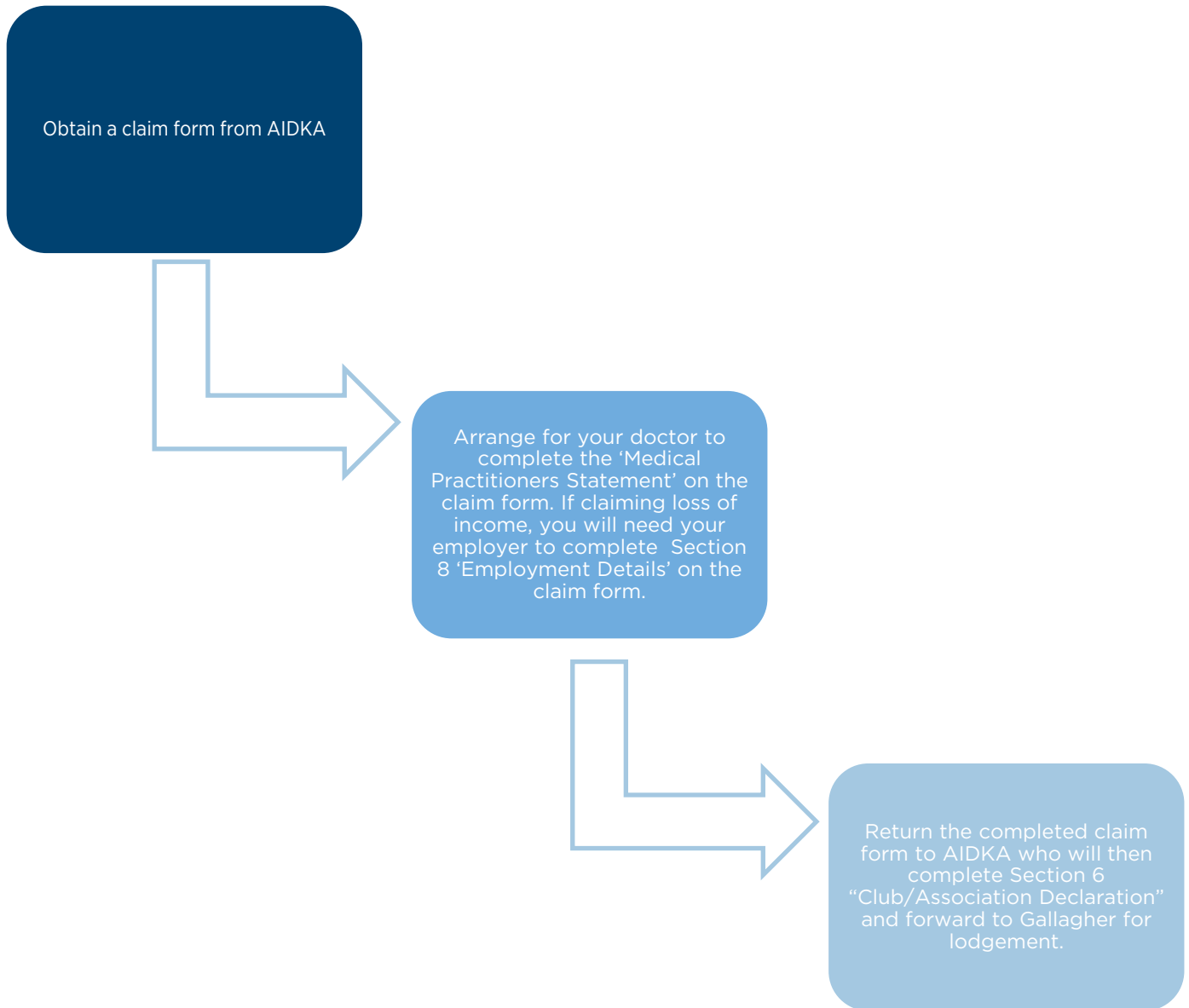
Who is covered by Personal Accident Insurance cover?

All National and State Executives, committee members, employees and consultants of the insured, drivers, mechanics, officials, volunteers, visitors and overseas drivers declared to the Insured who are license holders of Australian Independent Dirt Kart Association Inc.

Personal Accident Insurance Benefits

Limits	
Lump Sum Benefits	
Capital Benefits	\$50,000 (17-69 years) \$20,000 (under 17 years and over 69 years)
Fractured Bones	Not Covered
Loss of Teeth or Dental Procedures	Not Covered
Loss of Income Benefits	
Limits	
Loss of Income	85% compensation to maximum or \$500 per week (whichever is lesser) up to 52 weeks (14 day excess)
Non Medicare Medical Benefits	
Limits	
Non-Medicare Benefits	Up to \$3,000 in the aggregate per any insurance period Excess \$100
Physiotherapy Benefits	
Limits	
Physiotherapy Benefits	95% of actual costs, to a maximum per visit cost of \$80. Maximum Benefit per claim is \$1,000
Additional Benefits	
Limits	
Rehabilitation Benefit	\$25,000
Return to Work Benefit	\$25,000
Independent financial advice Benefit	\$5,000
Dependent child assistance Benefit	Maximum Sum Insured of \$5,000
Surviving spouse partner Benefit	\$5,000
Unexpired membership Benefit	\$1,000
Home and or vehicle modification Benefit	\$15,000
Funeral Expenses Benefit	Maximum Sum Insured of \$5,000
Chauffeur Benefit	Maximum of \$250 per week for reasonable transportation costs for Maximum Period of 26 Weeks
Bed Care Benefit	Maximum of \$50 per day for a Maximum Period of 365 post the 7 th day of treatment
In Memoriam Benefit	\$1,000
Kidnapping Benefit	\$10,000

How to make a Personal Accident claim



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.

Who is covered by Public Liability?

Australian Independent Dirt Kart Association Inc (AIDKA); including all affiliated and associated clubs, their committees, members, trustees, license holders, officials and volunteers.

Benefit	Limits
Public Liability	\$20,000,000 any one occurrence
Products Liability	\$20,000,000 any one period of insurance
Civil Liability	\$5,000,000 any one period of insurance
Deductible	\$10,000 each and every occurrence inclusive of supplementary payments

GENERAL ADVICE WARNING:

This document is issued by Arthur J Gallagher & Co (Aus) Limited. It is a summary of cover only. It does not alter, amend or extend the coverage provided by your insurers in any way. The information provided in this document is general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the AIDKA policy documentation including the Policy Wording. For a copy of the policy wording, please contact AIDKA.

