

Conditions

- (i) If a member belongs to a private health fund, they must claim from that fund first.
- (ii) Non Medicare Medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

3) Loss Of Income*

This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

Benefit

80% of your net weekly income up to a maximum of \$250 per week, whichever is the lesser.

Excess

10 days

Benefit Period

52 weeks from the date of injury.

* Please note that the above captioned benefit of \$250 per week is the standard policy benefit in place for the Australian Baseball Federation. Your State Association may have effected a higher level of loss of income coverage, please contact Willis for further details on the coverage in place for your State and / or to obtain an individual quotation.

4) Student Assistance Benefit

Reimburses 100% of actual costs up to a maximum of \$400 per week for costs incurred for tutoring, travel costs etc to assist the full time student.

Excess

14 days

Benefit Period

52 weeks from the date of injury.

Other benefits available but not listed are:-

- Funeral Expense Benefit
- Parents Inconvenience Allowance
- Domestic Home Help – Non Income Earners
- Dependant Children Allowance
- Membership Benefit
- Home Renovation Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the Calliden Insurance Limited Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact the ABF.

How To Make A Claim

Personal Accident

- A claim form will need to be completed and submitted as soon as possible, you can download this claim form by visiting www.willis.com.au/abf
- The declaration on the claim form needs to be signed by your club and then forwarded to your State Association.
- Once you have completed your claim form, please forward to Claims Services Australia (the claims administrators for Sports Underwriting Australia) along with all original receipts (unless retained by your health fund). Their address is Claims Services Australia, PO Box 2717, TAREN POINT, NSW 2229.

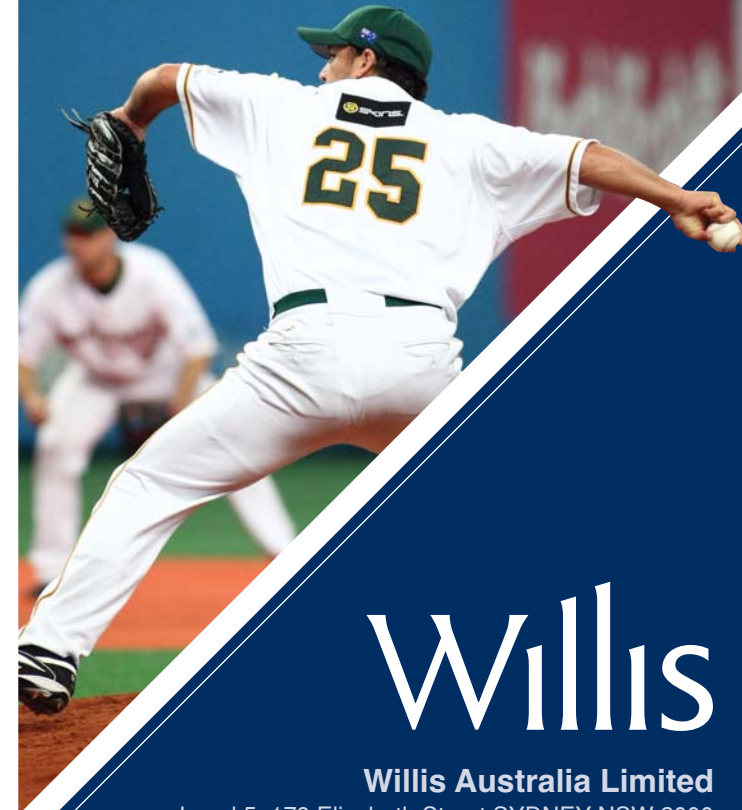
Professional Indemnity & Public Liability

- In the event of a liability claim, **do not admit liability under any circumstances**. Contact Willis immediately to notify any incidents on 1300 WILLIS (1300 945 547).

Important Notes

- 1) This information is only a summary of the cover provided. The policies, with full conditions, are available by contacting the ABF.
- 2) This insurance program commenced on 31 August 2009 and expires on 31 August 2010.
- 3) Willis Australia Limited has arranged this insurance program to provide benefits to those registered members of the ABF who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members are encouraged to take out Private Health Insurance.
- 4) The ABF is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 5) The insurer for the Program is Sports Underwriting Australia Pty Ltd for and behalf of Calliden Insurance Limited.

SUMMARY OF INSURANCE COVER 2009/10



Willis

Willis Australia Limited

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Phone (02) 9285 4111

or

local call cost only 1300 WILLIS (i.e 1300 945 547)

Fax (02) 9283 5276

Email: sports.au@willis.com Website: www.willis.com.au

AFS Licence No: 240600 ABN: 90 000 321 237

Introduction

Willis Australia has designed this insurance program for the Australian Baseball Federation (ABF) and its members.

This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by the ABF. These activities include official events, all playing training and trialling, meetings, fundraising activities and travel to and from these activities.

This brochure is a summary of the cover only. If additional cover is required to this standard cover please contact Willis for an individual quotation.

Who Is Willis?

Willis is a licensed insurance broker who has arranged this insurance program in association with the ABF. The Willis Group is one of the largest insurance brokers in the world and has operated in Australia for almost 50 years, with offices in all States and the Australian Capital Territory. More information on Willis can be obtained by visiting www.willis.com.au

Who Is Insured?

This program covers the Australian Baseball Federation (ABF), Australian Baseball League (ABL) all appropriately registered members (recorded on the National My Club Registration Database) of the ABF/ABL, including all affiliated State, Territory and Regional Associations, Clubs, Officials, Coaches, Umpires, Executives and Voluntary Workers.

What Is Covered?

This program incorporates three covers;

- a) Public Liability
- b) Professional Indemnity
- c) Personal Accident

(a) Public Liability Insurance

Scope Of Cover

This policy provides protection for insured entities and persons that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world, excluding USA & Canada.

Limit Of Liability

The cover provided is up to a maximum of \$20,000,000.

Excess

There is a \$250 excess for any property damage claims and nil excess for personal injury claims. The payment of the excess is the responsibility of the defending party and will not be paid by the ABF unless otherwise agreed.

(b) Professional Indemnity Insurance

Scope Of Cover

Provides indemnity to a coach or official if they are held liable for an error or incorrect advice which results in injury or property damage to a third party.

Limit Of Liability

The cover provided is up to a maximum of \$5,000,000.

Excess

There is a \$nil excess payable for professional indemnity claims

(c) Personal Accident Insurance

Scope Of Cover

Coverage applies whilst members are involved in sanctioned ABF activities. These activities include all official events, playing, training and trialling, official social events and fundraising activities and travel to and from these activities.

This section provides cover for all appropriately ABF registered members (recorded on the National My Club Registration Database) aged between 2-100 years of age (limitations apply for over 65s).

Benefits

The main benefits under the Personal Accident Policy are listed below:-

1) Death & Permanent Injuries

A lump sum benefit is payable in the event of a death or a Permanent Disability. The Scale of benefits is defined in the policy. The maximum benefit payable is \$200,000.

2) Non-Medicare Medical Expenses

This covers insured persons for NON-MEDICARE Medical Expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover.

NOTE Only NON-MEDICARE items are claimable (i.e The "Medicare gap" is not claimable due to Government legislation).

The most common "Non Medicare" expenses include:-

- Private Hospital
- Dental
- Ambulance
- Chiropractic
- Physiotherapy
- Osteopathy

Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:-

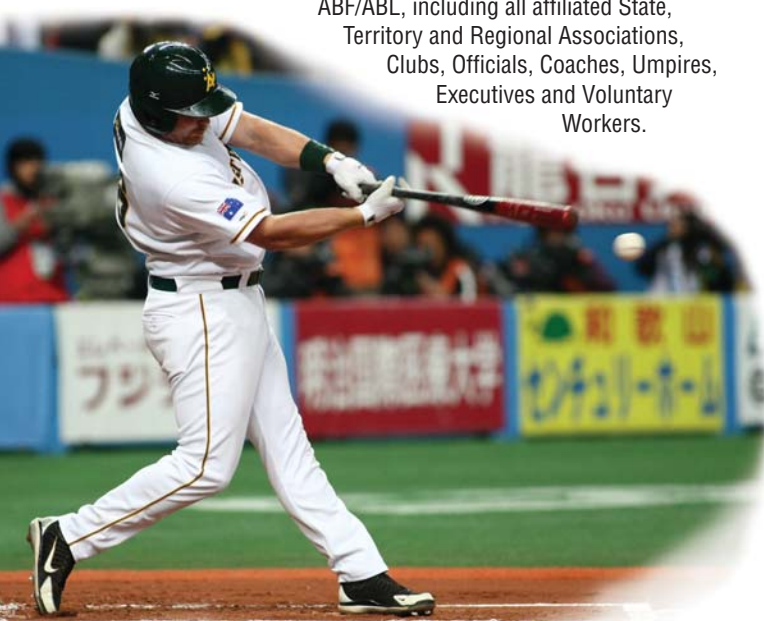
- Doctor's Fees
- Surgeon's Fees
- Anaesthetist's Fees
- X-rays

Benefit

Reimbursement up to 80% of Non Medicare medical costs, up to a maximum of \$2,250 per injury.

Excess

\$20 excess applies to each injury. Nil excess applies if you are a member of a Private Health fund.



Willis

Further information on the Australian Baseball Federation's National Insurance Program can be obtained by visiting www.willis.com.au/abf