



## AUSTRALIAN JUJITSU FEDERATION INCORPORATED NATIONAL INSURANCE PROGRAMME



PSC

INSURANCE  
BROKERS  
SYDNEY

### WHO ARE PSC HORSELL?

PSC Sydney Insurance brokers is a market leader in the Sports and Leisure Insurance Industry. We provide our extensive range of clients with Broking services, risk management, claims handling and sports specific expertise. PSC Sydney Insurance brokers is recognised for their commitment and knowledge in creating and servicing a number of National and State Sporting Insurance Programmes.

### WHO IS COVERED?

All registered member clubs and their participants, instructors, assistant instructors, voluntary workers, officials, employees, members of the board of management, administrators, directors and executives.

### WHEN ARE YOU COVERED?

Cover under this policy shall apply whilst engaging in officially sanctioned activities involving:

- Participating & training in club, representative, state or national events
- In an administrative capacity as an official, trainer or fund-raiser
- Travelling directly to and from the above sanctioned activities
- Staying away from home whilst engaged in the above sanctioned activities.

### PERSONAL ACCIDENT INSURANCE

The benefits are summarised below.

#### MEDICAL EXPENSES

Pays 75% of any Non-Medicare medical expenses up to a maximum of \$1,200 any one injury. Claimable expenses include physiotherapy, private hospital, ambulance, dental etc, net of any Recoveries from private health insurance. An excess of \$50 applies to each injury. Nil excess applies for claimants who are privately insured.

NOTE: The gap between a doctor's account and the Medicare rebate is not covered. This also applies to Surgeons, anaesthetists and x-rays. Non Medicare Medical costs are only reimbursed by this policy for 52 weeks from the date of the injury.

#### LOSS OF INCOME

Cover for 75% of your net weekly income or up to a maximum of \$250 per week, whichever is the lesser for up to 52 weeks from the date of injury.

Excess: 7 days

#### STUDENT ASSISTANCE BENEFIT

Pays up to \$250 per week up to a maximum of \$2,000 any one claim to 52 weeks. Cover is for the actual cost of home tutorial by a qualified tutor which has been certified as necessary for the duration of total disablement by a registered and legally qualified medical practitioner up to the policy limits

Excess: 7 days

#### HOUSEHOLD HELP ALLOWANCE

Pays non-wage earners up to \$250 per week up to a maximum of \$2,000 any one claim. Benefit period of 52 weeks for reimbursement of actual costs of domestic help certified as necessary for the duration of total disablement by a registered and legally qualified medical practitioner up to the policy limits.

Excess: 7 days

#### DEATH & PERMANENT DISABILITY

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 is \$50,000. Under 18 and between the ages 65 and 80 years – Maximum benefit is \$10,000

### PUBLIC, PRODUCTS & PROFESSIONAL LIABILITY INSURANCE:

#### PUBLIC AND PRODUCTS LIABILITY

Provides cover for claims of negligence resulting in property damage or bodily injury to third parties. Cover is extended to include goods sold, tenants liability, participation, member to member liability and first aid treatment risk.

Public Liability:	\$10,000,000 any one claim
Products Liability:	\$10,000,000 any one claim & in aggregate
Professional Liability:	\$ 5,000,000 any one claim & in aggregate
Property in Care:	\$ 50,000
Excess:	\$ Nil

### IMPORTANT NOTES

This information is only a summary of the cover provided.

Retail Client Documents – Financial Services Guide, Statement of Advice and Insurers Product Disclosure Statement are available from PSC Sydney Insurance brokers website or via [www.pscinsurance.com.au](http://www.pscinsurance.com.au)

Please contact PSC Sydney Insurance brokers on (02) 8234 0400 for an obligation free quote.