



Summary of Sport Injury and Liability Insurance provided by IEA Sport for Canberra Dragon Boats Association Inc

What is covered:

Medical. 75% of non-Medicare expenses up to \$2,000. Government legislative and legal conditions prevent your insurer from paying Medicare gaps. Under the Policy you can claim physiotherapy, private hospital accommodation, ambulance and dental fees - an excess of \$50 applies.

Loss of income. If you're a wage earner, temporary total disablement of \$250 per week is payable for a maximum of 52 weeks - or 100% of your weekly wage, whichever is the less. There is a waiting period excess of 14 days.

Legal liability. Limit of indemnity \$10,000,000 - Provides protection for the organisation, first aid officials, coaches, participants and others officially involved with the club.

Professional Indemnity Limit of indemnity \$2,000,000 - Cover is also included for coaches, umpires, officials and team managers. An excess of \$1,000 applies.

Student assistance/Home help benefits. Pays up to \$250 per week (under 20 years of age only) for a maximum of 52 weeks for costs incurred for tutoring or continuation of education and home duties. Waiting period excess is 14 days.

Tragedy cover. Up to \$50 000 – see over for details

You're covered for the following permanent disabilities up to \$50,000.

For injuries caused solely by active participation in officially organised games, practice and training sessions, and official functions

Maximum Capital Benefit (% thereof):	\$50,000	
Event 1.	Death (Note: death benefit \$10,000 if aged under 18 years)	100%
Event 2.	Permanent total disablement	100%
Event 3.	Permanent total paralysis of all limbs	100%
Event 4.	Permanent total loss of use of 2 limbs	100%
Event 5.	Permanent total loss of use of 1 limb	100%
Event 6.	Permanent insanity	100%
Event 7.	Permanent total loss of sight	100%
Event 8.	Permanent total loss of sight in a remaining eye	100%
Event 9.	Permanent total loss of sight or the lens of 1 eye	50%
Event 10.	Permanent total loss of hearing	75%
Event 11.	Permanent total loss of hearing in 1 ear	15%
Event 12.	Permanent total loss of use of a thumb and all fingers on 1 hand	70%
Event 13.	Permanent total loss of use of all fingers on 1 hand	40%
Event 14.	Permanent total loss of use of a thumb	30%
Event 15.	Permanent total loss of use of 1 joint of a thumb	15%
Event 16.	Permanent total loss of use of a finger	10%
Event 17.	Permanent total loss of use of 2 joints of a finger	7.5%
Event 18.	Permanent total loss of use of 1 joint of a finger	5%
Event 19.	Permanent total loss of use of a foot	15%
Event 20.	Permanent total loss of use of a big toe	5%
Event 21.	Permanent total loss of use of 1 joint of a big toe	3%
Event 22.	Permanent total loss of use of each of the other toes	3%
Event 23.	Broken leg or kneecap that will not join	10%
Event 24.	Shortening of a leg by at least 5 centimetres	7.5%