



Changes to Australian Sailing's Personal Accident Insurance

Australian Sailing provides a whole-of-sport Personal Accident insurance program that covers financial members of affiliated clubs, Discover Sailing Centre students and SailPass holders, primarily when participating in sailing races and training activities.

We have recently conducted a review of the policy with our brokers Network Insurance Group, to recalibrate the policy so that it focuses on providing coverage that gives value and relevance at club level, while reducing duplication and managing costs.

The review has resulted in a number of changes being made to the policy which will come into effect from 4pm, 30th June, 2022. Key changes to the policy include:

- Extension of cover to include all club volunteers
- Maintaining or increasing the level of benefit paid for most claimable categories
- Removal of overseas coverage
- Clarification of recreational boating coverage

What this means for clubs:

All financial members of Australian Sailing Affiliated Clubs continue to be covered while participating in activities that are organised by the club (all types of sailing under the Racing Rules of Sailing, Powerboat navigation events, SUP/ Kayaking events, Cruising events, etc)

All club office bearers (directors and committees) and volunteers are now covered on the water and on club premises i.e., race officiating, clubhouse maintenance, canteen duty etc (and now includes non-member volunteers). Some clubs may no longer need a separate Volunteer Workers insurance policy as a result of this new inclusion

All accredited Instructors, Coaches and Officials remain covered, on clearer terms

All Discover Sailing Centre course participants continue to be covered, for up to three months from course completion

Clarifies the existing position that club members are not covered when engaged in recreational boating activities (going for an afternoon cruise, coastal journeys etc)

Club members are not covered when on the club premises in a personal capacity (i.e., having a meal/ drink, working on their boat etc). Guests (previously defined as category 4 Insured Persons) are no longer covered

Your members will not be covered when overseas

The geographic limits of coverage will now be limited to Australian Territorial Waters (up to 200 nautical miles)

What this means for individuals:

You are covered when racing and training/ practicing for a race you are entered in

You are covered when delivering a yacht to and from a race

Travelling directly between your home and a club remains covered, but at a reduced rate

You will no longer be covered when travelling to or competing in overseas events

Geographic limits of coverage are limited to Australian Territorial Waters (up to 200 nm)

Travel coverage can be arranged for clubs and individuals for overseas events by contacting our brokers

For individuals who are departing to compete overseas prior to 31st July; and for those that may already be overseas, there is a sunset provision (extension of cover) for Overseas Medical cover that remains in place until 30th September 2022

You are not covered when participating in any activity organised by a non-affiliated club

Updated and simplified claims form and processes

\$50 excess for lodging non-Medicare Medical Expenses Claims (no change)

Further details can be accessed on the Australian Sailing website:

Summary of changes

Frequently Asked Questions

Key documents:

- Policy Schedule
- Endorsements
- Product Disclosure Statement & Policy Wording
- Claims form

Contact Network Insurance Group for assistance with, Overseas cover, extensions to other benefits or assistance with any insurance needs:

Email: sailing@networksteadfast.com.au

Phone: 1300 856 657

30 June 2022