



## AUSTRALIAN KARATE FEDERATION NATIONAL INSURANCE PROGRAMME

30 June 2009 to 30 June 2010



---

### WHO IS COVERED?

All registered members, participants, coaches, instructors, assistant instructors, umpires, referees, voluntary workers, officials and employees.

### 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.

### BUSINESS DESCRIPTION:

Organisation of teams, (Senior, Junior, Cadet and Children) for events, organising of competitions, tournaments, competitors, coaches, referees and officials. Administration, promotion, organisation, participation and control of karate including sanctioned training sessions and training camps, promotions and competitions, charity activities, coaching, refereeing, the rendering of First Aid, provision of food and drink, publication of newsletters, sale of merchandise, property owners or property occupiers of other karate clubs and other properties, social activities including award presentations, fundraising, BBQ's and other gatherings and other activities carried out by Australian Karate Federation, its member associations and/or clubs in the course of conducting or promoting karate.

### TERRITORIAL LIMITS:

Worldwide

### AGE LIMITS

**(PERSONAL ACCIDENT ONLY):** 3 to 80 years of age

---

### SUMMARY OF COVER (if taken):

#### Public and Products Liability and Professional Indemnity Insurance

Limit of Liability:	Public Liability:	\$10,000,000 any one occurrence
	Products Liability:	\$10,000,000 any one occurrence
	Care, Custody & Control:	\$20,000 any one occurrence
	Professional Indemnity:	\$5,000,000 any one occurrence and in the aggregate
Deductible:	\$1,000 each and every claim	
Extension:	Participation/Member to Member Liability	

#### INSURANCE BROKERS ADVISORS & MANAGERS

LEVEL 12 189 KENT STREET SYDNEY PO BOX N661 GROSVENOR PLACE NSW 1220 Australia  
TELEPHONE +61 2 9247 1700 ▼ FACSIMILE +61 2 9247 1733 ▼ www.horsell.com

## Personal Accident Insurance

### 1. Capital Benefits - Death and Permanent Injuries

Injury (as defined) resulting in:	<b>COMPENSATION</b> (as a percentage of the maximum benefit)
	<b>Maximum Benefit</b> <b>\$50,000</b>
1. Accidental Death (benefit for death under 18 and between 65-80 \$10,000, benefit for death under 18 with at least one dependant \$50,000)	100%
2. Permanent Paraplegia or Quadriplegia	100%
3. Permanent and incurable insanity	100%
4. Permanent Total loss of sight of both eyes	100%
5. Permanent Total loss of sight of one eye	100%
6. Permanent Total loss of use of two limbs	100%
7. Permanent Total loss of use of one limb	100%
8. Permanent Total loss of hearing in:-	
a) both ears	75%
b) one ear	15%
9. Permanent Total loss of lens of one eye	50%
10. Permanent Loss of use of four Fingers and Thumb of either hand	70%
11. Permanent Total loss of use of fingers of either hand:	40%
12. Permanent Total loss of use of one Thumb of either hand:	
(a) both joints	30%
(b) one joint	15%
13. Permanent Loss of use of Fingers of either hand:-	
a) three joints	10%
b) two joints	7%
c) one joint	5%
14. Permanent Loss of use of Toes of either Foot:-	
a) all-one Foot	15%
b) great-both joints	5%
c) great-one joint	3%
d) other than great-each Toe	1%
15. Fractured leg or knee cap with established non-union	10%
16. Shortening of leg by at least 5 cm	7%

### 2. Non-Medicare Medical Expenses

**Benefit:** Reimbursement up to 75% of non-Medicare medical costs, up to \$1,200 per injury.

**Excess:** \$50 each and every claim. Nil if claimant is privately insured.

**Benefit Period:** 52 weeks

### 3. Weekly Benefits - Loss of Income

**Benefit:** 80% up to \$250 per week

**Excess:** 7 days

**Benefit Period:** 52 weeks

### 4. Home Help Benefit

**Benefit:** Up to \$250 per week

**Excess:** 7 days

**Benefit Period:** 52 weeks

### 5. Student Assistance Benefit

**Benefit:** Up to \$250 per week

**Excess:** 7 days

**Benefit Period:** 52 weeks

### 6. Parents Inconvenience Allowance

**Benefit:** \$25 per day to a maximum of \$1,500 any one claim

**Excess:** Nil

**Benefit Period:** 52 weeks

### 7. Funeral Expenses

**Benefit:** Pays 100% of the actual costs of funeral of an insured person up to a maximum of \$5,000

## HOW DO I MAKE A CLAIM?

1. Obtain claim forms from your Club or from Horsell International – [www.horsell.com](http://www.horsell.com)
2. Have the claim form fully completed as per instructions provided on the claim form.
3. Should you have any questions on how to make a claim, please contact the insurance brokers managing this program:

Horsell International Pty Limited - Level 12, 189 Kent Street, Sydney NSW 2000  
Ph: (02) 9247 1700 or Outside Sydney Metro Area 1300 722 990

## IMPORTANT NOTES

1. This information is only a summary of the cover provided. The policy with full conditions is held by the Australian Karate Federation Inc.
2. Retail Client Documents – Financial Services Guide, Statement of Advice and Insurers Product Disclosure Statement are available from Horsell International or via [www.horsell.com](http://www.horsell.com)
3. If you would like to increase any of the above benefits, please contact Horsell International.

## YOUR DUTY OF DISCLOSURE

This duty requires you to tell the Insurer everything you know that is relevant to their decision to insure you and, if so, on what terms. A matter is relevant if you, or a reasonable person in the circumstances, would know it is relevant. You must tell the Insurer these things before cover is issued, and whenever you renew, extend, vary or reinstate a policy of Insurance.

You do not have to tell the insurer things that

1. Reduce the risk,
2. Are common knowledge
3. The insured already knows or should know in the course of our business, or
4. The insurer indicates that they don't want to know.

If you don't tell the insurer everything that you know is relevant, they may

1. Refuse a claim
2. Reduce a claim payment or settlement, cancel your policy, or
3. In some cases, treat your policy as if it never existed.

The Duty of disclosure applies to every person that is insured by this policy.