

FAQ'S

Frequently Asked Questions

Please find below a list of common insurance enquiries. The questions have been sorted under the following 3 headings:

- 1. General**
- 2. Public and Products Liability/Professional Indemnity**
- 3. Personal Accident**

If your enquiry is not listed below, please contact Water Polo Australia at info@waterpoloaustralia.com.au

1. GENERAL

What is the Period of Insurance for the Insurance Scheme?

30 June 2023 at 4pm Local Standard Time to 31 August 2024 at 4pm Local Standard Time with the exception of Corporate Travel which expires on 30 June 2024..

How do I get this insurance cover?

Coverage is provided automatically as part of your Water Polo Australia, State Association and/or Club membership. For membership enquires please contact your Association or local club. You are covered if you are an accredited coach or official, with a valid and current membership, performing sanctioned Association or club coaching activities or involved in activities sanctioned by Water Polo Australia and/or your State Association, or volunteer for Water Polo Australia and/or your State Association.

What measures can Associations & Clubs take in order to minimise risks and reduce potential claims?

- Ensure that all participants (players and coaches) are registered members of their State Association prior to commencing water polo activities.
- Ensure that all coaches and officials used hold the relevant and valid WPA coach and/or official accreditation.
- Keep an injury register/record of all injuries sustained in any water polo related activity.
- Ensure that you are incorporated (and maintain your incorporated status) and your bylaws are current and up to date (including the provision of appropriate Discipline and Grievance clauses and Procedures).

2. PUBLIC AND PRODUCTS LIABILITY INSURANCE

What is Public and Products Liability insurance?

Public and Products Liability insurance is designed to protect you in the event that you are sued by a third party for injuries caused to them or any damage caused to their property. Public Liability insurance will cover the cost of compensation to the third party, should you be found negligent including any associated defence costs.

What is Products Liability insurance?

Product liability insurance will cover you in the event that any goods that you supply cause injury, illness, loss or damage to a member of the public. This could include food prepared and sold at a fundraising day.

What is Professional Liability insurance?

Professional Liability insurance will cover you in the event that you are sued by a person who claims they were injured as a result of your professional negligence. This insurance mainly provides cover for accredited coaches who give advice when a member is training or competing in an event.

What is the excess on the Public and Products Liability and Professional Liability policies?

There is no excess for each and every claim.

What activities are covered under the Public and Products Liability policy?

Administration, promotion, organisation and participation in water polo activities including sanctioned training sessions and training camps, sanctioned coaching, the rendering of first aid, provision of food and drink, publication of newsletters, sale of merchandise, property owners or property occupiers liability, social activities including awards presentations, fundraising, BBQs and other social gatherings.

Please note that some fundraising and extreme training techniques may not be covered by the definition of "Activities Covered" in this policy e.g. bungee jumping, car rallies, bull riding rodeos, jumping castles etc. Please phone Water Polo Australia if you are unsure as to whether you require insurance cover for any other activities.

How can we prove that we have Public Liability Insurance?

To automatically obtain a Public & Products Liability Certificate of Currency for the 2023/2024 policy period (which is often required by your local council to prove your Association or Club has liability insurance in place), please contact your local State Association.

Is the Association/Club covered for any fundraising events that we may have throughout the season?

Yes, Association and Club fundraising activities are automatically covered under the Water Polo Australia Risk Protection Program. These activities may include but are not restricted to trivia nights, presentation nights, membership drive sausage sizzle at the local shops etc. However, some activities such as the use of jumping castles could be excluded under the policy. Please refer to Water Polo Australia for confirmation that the activity is covered.

Are external contractors covered?

No, external contractors must carry their own public liability insurance, unless they are employees of Water Polo Australia, State Water Polo Organisations and its Affiliated Bodies or approved accredited coaches or officials whilst working for or conducting sanctioned activities on behalf of Water Polo Australia, State Water Polo Organisations or its Affiliated Bodies.

3. PERSONAL ACCIDENT

What is Personal Accident (Sports Injury) insurance?

Personal Accident insurance is a policy that covers you in the event that you are injured whilst participating or travelling to or from training or events that are sanctioned by Water Polo Australia, State Water Polo Organisations or their affiliated Associations or Clubs. The policy will pay out a lump sum in the event of disability, paraplegia, quadriplegia or death, caused by an accident.

What does the Personal Accident (Sports Injury) insurance cover?

The Personal Accident policy covers items such as death, paraplegia, quadriplegia, non-Medicare medical expenses, student tutorial costs, domestic home help costs and parental assistance. You are covered for injuries even if the accident was your fault.

When does the cover apply?

Whilst participating in sanctioned Water Polo Australia, State Water Polo Organisations or their affiliated Associations or Clubs activities including all:-

- a) Official events
- b) Playing, training and trialling
- c) Official social events and fundraising activities
- d) Travel to and from the above activities

Do I need to have private health insurance if I am covered by the Personal Accident section of this program?

This is a personal decision. However, it must be remembered that the Personal Accident cover has limited benefits to keep the cost as low as possible.

What constitutes organised training?

Organised training is training that is approved by either Water Polo Australia, State Water Polo Organisation, your Association or club.

What do I do if I am involved in an accident?

Advise your club official who will arrange for an incident report form to be completed.

To submit a claim, complete a Personal Accident claim form and forward to your association or club. You can obtain a claim from www.waterpoloaustralia.com.au

When should I send in a Personal Accident claim form?

A claim form should be completed and submitted as soon as you become aware that you will be making a claim. You do not have to wait until after you have completed treatment for your injury. Please note that any treatment rendered necessary by injury must be completed within 12 calendar months from the date of such injury occurring for expenses to be covered.

Is the Medicare Gap claimable under the Personal Accident Policy?

No, the Health Insurance Act (Cth) 1973 does not permit the Insurer to contribute to any charges covered by Medicare (including the Medicare Gap). This means that any charges for treatment from a Doctor, Surgeon, Anaesthetist or Surgeon's Assistant Fees are not covered. It also means charges for X-Ray, some MRI Scans (if Medicare registered) and Public Hospitals are not covered. In addition, there will be no refund in respect of:

- a) any expenses recoverable by You from any other insurance program or plan providing medical or similar coverage or from any other source except for the excess of the amount recoverable from such other policies/plans.
- b) any expense to which the National Health Act (Cth) 1953 or any of the regulations made there under apply.

What is the Excess / Elimination Period under the Personal Accident Policy?

There is a \$50 excess in respect to making a claim for non-Medicare medical treatment. This amount will be deducted from any reimbursements that you are entitled to.

Is the cost of Ambulance Transport covered under the Program?

Yes, Ambulance transport is a non-Medicare medical expense and as such covered under the Personal Accident section of the Program (up to the limits that you are entitled to).

Can I claim on my Private Health Insurance as well as the Insurance Scheme for personal injury claims? You must initially claim on your Private Health Insurance and then claim on the Insurance Scheme for any non-Medicare medical costs that exceed the limits of your Private Health Insurance.

Can I make more than one claim during the year?

Yes, you can make more than one claim during the year. It is important however, that you obtain a clearance from your treating physician prior to returning to water polo activities.

Example of a Medical Claim Payment

Susan is a 14 year student who has injured her shoulder whilst competing in a sanctioned Water Polo affiliated club game. She has been advised by her local doctor that she requires an operation to repair tendons and then will be receiving rehabilitation after the surgery. Susan is not covered by private health insurance.

Paying the Claim

The following summarises how an insurance claim is calculated.

Medical Expenses

(Government legislation does not allow General insurers to cover any costs subject to a Medicare rebate)

Private practitioner visit (ie. Doctor)	Covered by Medicare *
Surgeon	Covered by Medicare *
X-Ray/MRI	Covered by Medicare *
Anaesthetist	Covered by Medicare *
Theatre costs	Covered by Medicare *
Private Hospital accommodation	3 days @\$500 \$1,500.00
9 Physiotherapy visits @ \$50 per visit	\$450.00
Sub Total	\$1,950.00
Benefit Selected 85%	\$1,657.50
Less \$50 excess	\$1,607.50
Total Claim Payment	\$1,607.50

*In most cases Medicare does not cover 100% of the medical provider's costs. The difference is known as the "Medicare Gap" and is not covered by the Water Polo Australia Personal Accident program due to government legislation.