



MOUNTAIN BIKE AUSTRALIA

MTBA Member Information

- Benefits and Services
- Insurance Applicability
- Insurance Coverage
- Capital Benefits Schedule
- International Insurance Schedule

Revision Control

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1.0	24/5/2010	Tony Scott	Author

Distribution

- Russell Baker



MOUNTAIN BIKE AUSTRALIA

Benefits and Services available to Members

Benefit and Services	Description
Member identity	Members are awarded a member card that identifies them as highly valued members of the MTB community. The member card provides the passport to event entry, protection under MTBA's policies including member protection, anti-doping and Code of Conduct.
Comprehensive Personal Insurance	Members enjoy a comprehensive insurance cover that includes public liability, professional indemnity and personal accident - including loss of earnings that is one of the best in the industry. Most importantly the member insurance is personal - it is geared to helping you as a participant - not the event promoter (we have other insurances for that). Members are also able to obtain insurance for competing in non-UCI international competitions.
Contributes to MTB advocacy	MTB advocacy is vital for the long-term sustainability of our sport. MTBA has set up IMBA Australia with seed money for 3 years and will continue to be a major contributor after that. MTBA, through IMBA AU will work to ensure that members have a place and increase the places to ride their MTB now and into the future.
Contributes to State MTB initiatives	MTBA contributes to a fund that helps develop MTB capacity in their State or Territory. The size of the fund for your State or Territory depends on member numbers - so being a member adds that little bit more for a better future for all.
Contributes to running MTB in Australia	Sport can not be run by volunteers alone. Highly skilled staff is vital to provide continuity and progress. MTBA members have access to all staff for advice and support - just call or email.
Access to MTB Coaching	From being a novice in our sport to being on the podium at the Olympics or other high level MTB event - coaches provide the guidance, instruction and mentoring to enable the pathways for this to happen. The new level 1 MTB coaches course was developed with MTBA assistance.
Officiating in your sport	As the sophistication and professionalism of MTB activity increases so to does the need to ensure that events are managed by trained and highly skilled officials. The MTBA commissaire program, developed by MTBA, does this. In addition members have access to on-line commissaire training that can be done at any pace.
High Performance	Everyone loves a hero. Heros are often 'made' on the international stage but getting athletes there requires skill and excellence not only from the athletes but from the underpinning resources of High Performance specialists. MTBA places a great deal of emphasis on high level MTB through our National level race program. MTBA membership provides a pathway to being the next MTB hero.
Club Development	Clubs are our entry point to membership. Active clubs are often the most successful clubs and recognising that well run events or activity help keep members involved MTBA has developed many resources to assist our clubs serve members better.
Event participation	Members have access to a highly innovative and intuitive event entry portal. Based on their member number and their own selected password members are able to easily and efficiently enter events all around Australia.
News and information	MTBA members receive e-news of topical information free of charge and access to the MTBA website for the latest news important to you.
Affiliation to other peak cycling bodies	MTBA has affiliations in place with Cycling Australia and BMXA which provides a discounted membership avenue from your MTBA membership. Through these UCI international license endorsement can be obtained for contesting UCI sanctioned competitions.



MOUNTAIN BIKE AUSTRALIA

Insurance Applicability for Members

Membership class	Individual riding	Sanctioned club competition #	Sanctioned club Social activity #	State Race #	National race #	UCI International competition	Domestic non-sanctioned race	International non-UCI race
Dirtmaster (3-12 yo)	☂ (50%)	☂	☂	☂	☂	n/a	×	×
Junior (13 - 18 yo)	☂ (50%)	☂	☂	☂	☂	×	×	☎
Senior (over 19 yo)	☂ (50%)	☂	☂	☂	☂	×	×	☎
Day permit		☀	☀	☀	☀	×	×	×
Participation Permit		×	☀	×	×	×	×	×
CA	☂ (50%)				✓*			
UCI International					✓	✓**	×	×

Legend

☂ includes Public Liability, Professional Indemnity and Personal Accident insurances. See Insurance Benefit Table for coverage.

☀ - includes Public Liability insurance and death benefit only

✓ - For domestic athletes: full domestic cover, for foreign athletes: insurance from their home National Federation

* - for UCI listed National competitions only

** - On application to Cycling Australia for Australian athletes. Additional fee apply

☎ - Call MTBA. Insurance may be available for groups of MTBA members in the same event. Additional fees apply

- only applicable for financial and affiliated MTBA clubs and private promoters



Club and Private Promoter Affiliate Insurance Benefits

Association Insurance	Description	
Trade Practices		✓
Breach of Contract		✓
Libel and Slander		✓
Intellectual Property		✓
Advance payment of defense costs		✓
Insured vs Insured		✓
OH&S		✓
Fraud and Dishonesty		✓
Loss of Documents		✓
Committees		✓
Severability		✓
Estates and Legal Representatives		✓
Fidelity		✓



MOUNTAIN BIKE AUSTRALIA

Individual Member Insurance Benefits

Capital Benefits	Description	Maximum Limits	Member	Permit
	Death	\$50,000, \$10,000 in training, \$10,000 for U18	✓	✓
	Paraplegia or quadraplegia	\$100,000	✓	
	various permanent disabilities	\$50,000 - sliding scale, refer to list	✓	
Personal Accident	Description	Maximum Limits	Member	Permit
	Non Medicare Medical Expenses	80% of expense to a max of \$3000, \$50 excess	✓	
	Loss of Earnings (full time wage earners)	75% of wages pw to a max of \$500pw, 14 days excess, 52 weeks	✓	
	Student Assistance Benefit (tutoring, travel etc)	\$200pw, 7 days excess, 52 weeks	✓	
	Home help benefit	\$200pw, 7 days excess, 52 weeks	✓	
	Parents Inconvenience Allowance	up to 100% of costs to a max of \$1500	✓	
	Funeral Benefit	\$5000	✓	
	Rehabilitation Benefit	\$500 plus up to \$3000 in registered training	✓	
	Bed Care Benefit	\$300pw, 7 days excess, 52 weeks	✓	
Public Liability	Description	Maximum Limits	Member	Permit
	This policy provides protection for members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world excluding USA & Canada.	\$20,000,000 in respect of any one occurrence arising out of the one event during the period of insurance. \$0 excess for personal PL, \$1000 for property PL. Cover is member to member and member to 3rd party	☂	☂

Products Liability	Description	Maximum Limits	Member	Permit
	This policy provides protection for members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world excluding USA & Canada.	\$20,000,000 in respect of any one occurrence during the period of insurance.	☂	
Professional Indemnity	Description	Maximum Limits	Member	Permit
	Provides indemnity to a coach or official including event managers and race directors if they are held liable for an error or incorrect advice which results in injury or property damage to a third party.	\$5,000,000, \$1000 excess	•	

☂ All registered members and all non competing officials, trialing members (non members on permits), coaches, committee members, employees including apprentices, voluntary workers and work experience students of BMX Australia, Cycling Australia and Mountain Bike Australia and all affiliated bodies including State and Territory Associations and clubs. It covers administration, promotion, organisation and participation in BMX, Cycling or Mountain Bike activities including sanctioned training sessions and training camps, 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.

- Qualified Coaches and Officials of Cycling Australia, BMX Australia and Mountain Bike Australia and all affiliated bodies including all approved event managers and race directors, State and Territory Associations and clubs

THE EVENTS
Accidental Bodily Injury resulting in:

THE BENEFIT AMOUNT
(each Insured Person)
being a percentage of the Personal Injury Sum Insured
stated in the Schedule of Sums Insured.
Death Benefit \$50,000(\$10,000 whilst training)

1. Death (Limited to 20% of the Capital Benefit for Insured Persons under 18 years of age)	100%
2. Permanent quadriplegia	200%
3. Permanent paraplegia	200%
4. Permanent Total loss of sight of two eyes	100%
5. Permanent Total loss of sight of one eye	50%
6. Permanent Total loss of hearing in both ears	75%
7. Permanent Total loss of hearing in one ear	25%
8. Permanent Total loss of the use of both arms	75%
9. Permanent Total loss of the use of one arm	35%
10. Permanent Total loss of the use of both legs	75%
11. Permanent Total loss of the use of one leg	35%
12. Permanent Total loss of the use of more than two Fingers	40%
13. Permanent Total loss of the use of two Fingers	14%
14. Permanent Total loss of the use of one Finger	4%
15. Permanent Total loss of the use of one Thumb	5%
16. Permanent Total loss of the use of more than two toes	40%
17. Permanent Total loss of the use of two toes	14%
18. Permanent Total loss of the use of one toe	4%
19. Permanent Total loss of two kidneys	75%
20. Permanent Total loss of one kidney	30%
21. Permanent Total loss of spleen	25%
22. Permanent Total loss of liver	70%
23. Permanent Total loss of two testicles	40%
24. Permanent Total loss of one testicle	6%
25. Permanent Total loss of sexual function	45%
26. Total & Permanent disfigurement	Up to 45%
27. Total & Permanent shortening of leg	7%
28. Any permanent total disability not shown above at insurers discretion	Up to 90%
29. Becoming HIV positive as a direct result of playing sport	10%
30. Non Medicare Medical Expenses incurred following accidental miscarriage or premature child birth as a direct result of playing sport	Up to 5%

Note: Mountain Bike Australia Day members have Death Benefit cover only

INTRODUCTION

Willis insurance brokers has worked with Cycling Australia to provide travel insurance for members of Cycling Australia. This brochure is a summary of the cover that has been organised on your behalf. If additional cover is required to that provided to you as a member of Cycling Australia, please contact Willis for an individual quotation.

WHO IS INSURED

Cycling Australia members issued with international licenses whilst racing and competing in sanctioned events.

TRAVEL INSURANCE BENEFITS

Overseas Medical Expenses	\$5,000,000
Death and Capital Benefit Events 1-19	\$200,000
(limited to \$50,000 whilst participating in or training for cycling activities)	
Weekly Accident / Sickness Benefits (Up to 85% or)	\$500 per wk
Baggage/Business Property (Limit per item \$1,250)	\$5,000
Deprivation of Baggage	\$3,000
Electronic Equipment(\$250 excess)	\$5,000
Money/Travel Documents/Credit Cards(\$50 excess).....	\$2,000
Loss of Deposits	\$5,000
Cancellation/Curtailment expenses (\$200 excess)	\$100,000
Kidnap and Extortion	\$500,000
Hijack & Detention (30 days max)	\$1,000 per day
Extra Territorial Workers Compensation	\$1,000 per wk
Rental Collision Damage and Theft Waiver	\$5,000
Alternative Employee/Resumption of Assignment Expenses.....	\$5,000
Missed Transport Connection	\$5,000
Political Evacuation(\$20,000 max per person)	\$100,000
Personal Liability	\$10,000,000
Aggregate Limit of Liability	\$5,000,000
Aggregate Limit of Liability for Non Scheduled Aircraft	\$100,000

EXTENSIONS AND CONDITIONS

Some of the main extensions and conditions include (please refer to the policy wording for complete details).

- Benefits also apply whilst competing in Cycling events and training.
- Travel is limited to a maximum of 365 days.

EXCLUSIONS

Some of the main exclusions include (please refer to the policy wording for complete details).

- Expenses incurred relating to pre-existing injury or illness.
- Self injury, suicide or any illegal or criminal act committed
- Any complication of infection with Human Immunodeficiency Syndrome (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS).

INSURER

The insurer of this group program is International Insurance Company of Hannover Limited via Savannah Insurance Agency Pty Ltd, Suite 3325 Level 33 Australia Square, 264 George Street, Sydney NSW 2000

HOW TO MAKE A CLAIM

- **Notify the team manager of the loss immediately and request that the loss is reported to the organisers (if appropriate).**

Members

not participating in a team should contact the local telephone operator and ask for a reverse charge call to CSN Assist on +61 2 8256 1730.

- If you have a routine claims enquiry or coverage issue, please contact Savannah Insurance Agency on +61 2 8256 1792.
- All incidents of theft or disappearance of property must be reported to the local police.
- Make a note of the circumstances at the time, and list all items that are missing, this will help you when you fill in the claim form.
- Notify Cycling Australia and Willis as soon as possible. A claim form will be sent out which must be completed.
- For emergency assistance or evacuation please contact the below CSN Assist line and quote your Policy Number CYCL001CTI09

IMPORTANT NOTES

- 1) This information is only a summary of the cover provided. Further details relating to the above benefits as well as the policy conditions are contained in the Savannah Insurance Agency Corporate Travel Insurance Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact Cycling Australia.
- 2) This insurance program expires on 30th November 2010.
- 3) Cycling Australia is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.

ENQUIRIES

Should you have any enquiries about this insurance program please contact Willis Australia:-

Willis Australia Limited

Level 8, 2 Market Street SYDNEY NSW 2000

Phone: (02) 9285 4111 or local call cost only 1300 WILLIS (i.e 1300 945 547)

Fax: (02) 9283 5276

AFS Licence No: 240600 ABN: 90 000 321 237

Email: sports.au@willis.com Website: www.willis.com.au