



Australian Dirt Kart Association  
Insurance Quick Guide 2023 - 2024

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## Summary of Cover

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim.

For full details of cover please contact AIDKA



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## What does Personal Accident Insurance cover?

The Personal Accident Policy provides financial assistance to insured individuals who sustain an injury whilst attending for the purpose of engaging in Competition Events (including Practices), Official Functions or Activities organised by, recognised by or under the direct control of the Australian Independent Dirt Kart Association Inc. and /or any of its affiliates.



Please note: The Health Insurance Act 1973 (Cth) prohibits general insurers from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our web site or visit [www.medicare.gov.au](http://www.medicare.gov.au).

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the "Medicare Gap", (refer to National Health Act 1953).

The cover provided under this program is not "comprehensive" and is intended to compliment other insurance cover you may have in place. We encourage all participants to consider their own individual needs and circumstances in relation Private Health, Life and Income Protection insurance. It is an individual's responsibility to ensure that they have adequate insurance cover for their individual needs.

## Who is covered by Personal Accident Insurance cover?

All National and State Executives, committee members, employees and consultants of the insured, drivers, mechanics, officials, volunteers, visitors and overseas drivers declared to the Insured who are license holders of Australian Independent Dirt Kart Association Inc.

## Personal Accident Policy Coverage Summary:

### Policy Holder:

Australian Independent Dirt Kart Association Inc. its/their subsidiary and related bodies corporate, as defined in the Corporations Act 2001, controlled entities and other entities for which the Insured has assumed an obligation to arrange insurance (including those acquired or incorporated during the period of insurance) for their respective rights, titles and interests

### Insured Persons:

All National and State Executives, committee members, employees and consultants of the insured, drivers, mechanics, officials, volunteers, visitors and overseas drivers declared to the Insured who are license holders of Australian Independent Dirt Kart Association Inc.

### Scope of Cover:

Shall be whilst attending for the purpose of engaging in Competition Events (including Practices), Official Functions organised by, recognised by or under the direct control of the Australian Independent Dirt Kart Association Inc. and /or any of its affiliates.

### Sport:

Administrators, Organisers and Promoters of Dirt Circuit Go Kart Racing including all Club activities including social clubs, member services and other non-motor sport activities as agreed and declared from time to time, provider of medical facilities and/or fire services and/or rescue services and/or ambulance services together with Marketing and Risk Management, and/or property owners and/or lessors/lessees and/or all ancillary and associated activities and activities of affiliated and associated clubs.

## Personal Accident Insurance Benefits

Section 1 - Personal Accident Lump Sum Benefits	Compensation Table
Event 1 – Accidental Death	\$50,000 17-69 years \$20,000 (under 17 years and over 69 years)
Events 2 to 26	As per Table of Benefits 1 \$50,000 17-69 years \$20,000 (under 17 years and over 69 years)
Events 27 to 33	BODILY INJURY resulting FRACTURED bones <b>Not insured</b>
Event 34 to 35	BODILY INJURY resulting in LOSS of Teeth or dental procedures <b>Not Insured</b>

Section 2 - Loss of Income Benefits	Compensation Table
Event 36 – Temporary Total disablement (weekly benefit)	Maximum of \$500 per week
Temporary Partial disablement (weekly benefit)	Limited to 30% of the limit afford under event 36
Maximum percentage of Salary	85%
Benefit Period (weeks)	104 weeks
Excess Period	14 Days

Section 3 - Non-Medical Benefits	Compensation Table
NON-MEDICARE MEDICAL EXPENSES	<p>Non-Medicare Medical BENEFIT</p> <p>If during the INSURANCE PERIOD and within twelve (12) months of the date of BODILY INJURY the COVERED PERSON incurs medical expenses, upon production to US of actual receipts, WE will pay a BENEFIT up to \$3,000 in the aggregate per any INSURANCE PERIOD. \$100.00 EXCESS</p>

Section 4 - Additional Benefits	Compensation Table – Up to
Rehabilitation BENEFIT	\$ 5,000
Return to work BENEFIT	\$ 25,000
Independent financial advice BENEFIT	\$ 5,000
Dependent child assistance BENEFIT	\$10,000 per DEPENDENT CHILD up to a max of \$20,000
Surviving spouse partner BENEFIT	\$15,000
Home or vehicle modification BENEFIT	\$ 15,000
Funeral expenses BENEFIT	Maximum SUM INSURED of \$10,000
Kidnapping BENEFIT	\$ 10,000
Out of Pocket Expenses BENEFIT	\$250 per week, BENEFIT PERIOD 26 week
Chauffer BENEFIT	\$250 per week BENEFIT PERIOD 26 weeks
Coma BENEFIT	\$500 per week BENEFIT PERIOD 26 weeks EXCESS PERIOD 7 days
Bed Care BENEFIT	\$750 per week BENEFIT PERIOD 26 weeks EXCESS PERIOD 48 hours
Accidental HIV Infection BENEFIT	\$10,000
Unexpired Membership BENEFIT	\$ 2,500

# IMPORTANT NOTICES

## HOW TO MAKE A CLAIM

- All claims must be reported to AIDKA as soon as possible following an accidental injury. Failure to do so may enable the Insurer to reduce or avoid any liability should the Insurers rights be prejudiced.
- Claim forms are available AIDKA.
- Fully complete all sections of the claim form (all questions must be answered – if not applicable, write N/A).
- Your Medical Practitioner must complete the attending physician's statement and provide any relevant medical reports. Any expenses for this statement or reports are the responsibility of the patient/claimant.
- Return the completed claim form to AIDKA who will then complete Section 6 "Club/Association Declaration" and forward to Gallagher for lodgement.
- Once AIDKA have certified the claim form, it will be forwarded to the insurers who will make direct contact with you

### **Limitations of Coverage:**

The cover provided under this program is not "comprehensive" and is intended to compliment other insurance cover you may have in place. You will need to be mindful of any undertakings that are relevant to your own personal situation and we encourage all participants to consider their own individual needs and circumstances in relation to Private Health, Life and Income Protection insurance. It is an individual's responsibility to ensure that they have adequate insurance cover for their individual needs.

### **General Advice Warning:**

This document is issued by Arthur J Gallagher & Co (Aus) Limited. It is a summary of cover only. It does not alter, amend or extend the coverage provided by your insurers in any way. The information provided in this document is general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the AIDKA policy documentation including the Policy Wording. For a copy of the policy wording, please contact AIDKA

# What does Public Liability and Professional Indemnity cover?

Public Liability provides protection for insured organisations and/ or individuals against legal and associated costs that may arise if accused of negligence.



Professional Indemnity is a sub-section of the Public Liability Policy. Professional Indemnity insurance provides protection for insured individuals against legal and associated costs that may arise if accused of negligent acts, errors or omissions.

## Who is covered by Public Liability?

Australian Independent Dirt Kart Association Inc (AIDKA); including all affiliated and associated clubs, their committees, members, trustees, license holders, officials and volunteers.

Benefit	Limits
Public Liability	\$20,000,000 any one occurrence
Products Liability	\$20,000,000 any one period of insurance
Civil Liability	\$5,000,000 any one period of insurance
Deductible	\$10,000 each and every occurrence inclusive of supplementary payments

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