

## **Competitor Personal Accident**

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Personal Accident insurance is provided by the association to give relief and assistance to affected members of the association if injured during a sanctioned event.

### **Summary of Benefits for Competitors**

- Death & Capital Benefits Up to \$50,000
- Fracture Bones Up to \$2,500
- Weekly Injury Benefits for Loss of Income Up to \$500 (\$5,000 maximum benefit payable)
- Non-Medicare Medical Expenses up to \$1,000
- Funeral Expenses \$10,000

### **How do I lodge a claim under the ABCRA's Insurance Policy?**

Should an incident arise please contact ABCRA Head office for a copy of the claim form. Please complete full and return to ABCRA Head Office who will forward your claim to Affinity to be assessed by the insurer. Claims will be managed Affinity's-house legal counsel Mary Spanos in partnership with the insurer.

### **Are Event Members covered under the policy?**

Event members are covered provided they have paid their event membership, signed their waiver and paid their entry fees before competing or participating.

### **What if I can't work as a result of my injury?**

This policy provides cover for Non Medicare Medical Expenses (eg Physiotherapy) along with weekly benefits for income earners.

### **What if I have my own Personal Accident Insurance Policy? Can I claim on more than one policy?**

Yes, if you have multiple Personal Accident or Income Protection policies you can claim on all of them providing you do not claim more than the specified loss. Death or Permanent Disability compensation would be paid to the various policy limits on all current policies. However you would need to claim on your other policies first before you can claim on this policy.