

BENEFIT

Reimbursement up to 100% of Non Medicare medical costs, up to a maximum of \$4,000 per injury.

EXCESS

\$50 excess applies to each injury. Nil excess applies if you are a member of a Private Health fund.

CONDITIONS

- (i) If a member belongs to a private health fund, they must claim from that fund first.
- (ii) Non Medicare Medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

3) LOSS OF INCOME

This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

BENEFIT

80% of your net weekly income up to a maximum of \$1,000 per week, whichever is the lesser.

EXCESS

7 days

BENEFIT PERIOD

104 weeks from the date of injury.

4) STUDENT ASSISTANCE BENEFIT

Reimburses 100% of actual costs up to a maximum of \$500 per week for costs actually incurred for tutoring, travel costs etc to assist the full time student.

EXCESS

14 days

BENEFIT PERIOD

52 weeks from the date of injury.

Other benefits available but not listed are:-

- Home Modification Benefit
- Funeral Expense Benefit
- Parents Inconvenience Benefit
- Domestic Home Help - Non Income Earners
- Broken Bones Benefit

Further details relating to the above benefits are available in the Chubb Insurance Company of Australia Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact the MAAA.

How To Make A Claim

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible (contact the MAAA to obtain a claim form on ph: (07) 3207 9067).
- The declaration on the claim form needs to be signed by your club and then forwarded to the MAAA.
- The MAAA will forward your claim form to Willis along with all original receipts (unless retained by your health fund).

PROFESSIONAL INDEMNITY & PUBLIC LIABILITY

- In the event of a liability claim, do not admit liability under any circumstances. Contact the MAAA immediately on ph: (07) 3207 9067.

Important Notes

- 1) This information is only a summary of the cover provided. The policies with full conditions are available by contacting the MAAA.
- 2) This insurance program commences on 31 May 2009 and expires on 31 May 2010.
- 3) Willis Australia Limited has arranged this insurance program to provide benefits to those registered members of the MAAA who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members are encouraged to take out Private Health Insurance
- 4) The MAAA is not and does not represent itself as a registered insurance broker by endorsing the products outlined in this brochure.
- 5) The insurer for the Public Liability Policy is Catlin Australia Pty Ltd. The insurer for the Personal Accident Policy is Chubb Insurance Company of Australia.

THE MODEL AERONAUTICAL ASSOCIATION OF AUSTRALIA INC



SUMMARY OF INSURANCE COVER 2009/10

Willis

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Introduction

Willis Australia has worked with the Model Aeronautical Association of Australia Inc (MAAA) to design an insurance program for members.

This cover applies when members and other insured persons/entities are involved in activities that are sanctioned by the MAAA. These activities include training, competition, social functions, committee meetings and travel to and from these activities.

This brochure is a summary of the cover that has been organised on your behalf. If additional cover is required to this standard cover please contact Willis Australia Limited for an individual quotation.

Who Is Willis

Willis is a licensed insurance broker and has organised this insurance program in association with the MAAA. The Willis Group is one of the largest insurance brokers in the world and has operated in Australia for almost 50 years, with offices in all States and the Australian Capital Territory. More information on Willis can be obtained by visiting www.willis.com.au

Who Is Insured

This program covers all members, employees, instructors, inspectors and voluntary workers.



What Is Covered

This program incorporates three covers;

- Public Liability
- Professional Indemnity
- Personal Accident

a) Public Liability

SCOPE OF COVER

This policy provides indemnity for insured persons/entities that are held liable for a negligent act whilst involved in sanctioned activities as per the MAAA Manual of Procedures, and result in property damage or bodily injury anywhere in the world excluding USA and Canada.

LIMIT OF LIABILITY

The cover provided is up to a maximum of \$20,000,000.

EXCESS

There is a \$5,000 excess (heavily subsidised by the MAAA) payable for all claims. The defending party is responsible for the excess in agreement with the MAAA.

b) Professional Indemnity

SCOPE OF COVER

Provides indemnity for an instructor, official or inspector if they are held liable for an error or incorrect advice which results in injury or property damage to a third party.

LIMIT OF LIABILITY

The cover provided is up to a maximum of \$5,000,000.

EXCESS

There is a \$5,000 excess (heavily subsidised by the MAAA) payable for all claims. The defending party is responsible for the excess in agreement with the MAAA.

c) Personal Accident

SCOPE OF COVER

Coverage applies whilst members are involved in sanctioned activities as per the MAAA Manual of Procedures. These activities include competitions, training, meetings, fundraising activities and travel to and from these activities.

This section provides cover for members aged between 2 and 90 years of age that are injured anywhere in the world.

BENEFITS

The main benefits under the Personal Accident Policy are listed below:-

1) DEATH & PERMANENT INJURIES

A lump sum benefit is payable in the event of a death or a Permanent Disability. The Scale of benefits is defined in the policy. The maximum payment is \$175,000.

2) NON-MEDICARE MEDICAL EXPENSES

This covers insured persons for NON-MEDICARE MEDICAL Expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover.

NOTE Only NON-MEDICARE items are claimable (i.e The "Medicare gap" is not claimable due to government legislation).

The most common "Non Medicare" expenses include:-

- Private Hospital
- Dental
- Ambulance
- Chiropractic
- Physiotherapy
- Osteopathy

Medical expenses that are covered by Medicare include:-

- Doctor's Fees
- Surgeon's Fees
- Anaesthetist's Fees
- X-rays



Willis

Further information on the Model Aeronautical Association of Australia Inc insurance program can be obtained by visiting www.willis.com.au/maaa