



Sports Coaches Insurance Package

Thanks for considering Acumen Insurance for your Sports Coaching insurance needs. If you decide to proceed with the quote you receive from our website the summary of cover you will receive is as follows:

Public Liability

If you select and purchase this section, the cover you will receive is below.

You have the option of purchasing either \$10m cover (Option 1) or \$20m cover (Option 2).

Option 1	Public Liability:	\$10,000,000 any one occurrence
	Products Liability:	\$10,000,000 any one occurrence and in the aggregate
	Professional Indemnity:	\$5,000,000 any one claim and in the aggregate

Option 2	Public Liability:	\$20,000,000 any one occurrence
	Products Liability:	\$20,000,000 any one occurrence and in the aggregate
	Professional Indemnity:	\$5,000,000 any one claim and in the aggregate

Regardless of which option you pick you will not have to pay an excess if you have a claim.

Sports Injury

This optional section provides cover for your students/clients and volunteers. If you select and purchase this section the cover you will receive is below (Refer to the Policy Wording for full details of the cover provided):

Section 4.1	Capital Benefits (Accidental Death and Disablement) The % of this amount which is payable for each event 1 to 14 is set out in the policy	\$50,000
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Section 4.2.1	Medical Benefits The percentage of the Medical Expenses covered under this Section is	50%
Section 4.2.2	Physio Benefits The percentage of physiotherapy expenses covered under this Section is	As Per Policy
	The Excess payable for each (Medical Benefits) claim under Section 4.2 is	\$25 Excess
	The maximum amount payable per claim under Section 4.2 is	\$1,200

Section 4.3.1	Loss of Income The amount payable is the lesser of 75% Net Income Lost or	\$250 Per Week
Section 4.3.2	Student Allowance	As Per Policy
Section 4.3.3	Domestic Home Help	As Per Policy
	The Excess Period under Section 4.3 is	10 Days
	The Maximum Benefit Period under Section 4.3 is	52 Weeks

Section 4.4	Other Benefits All benefits excluding 4.4.1	As Per Policy
Section 4.4.1	Injury Assistance The maximum amount per claim is	\$1,500 Limit

Please note that the insurer cannot by law cover any items which you are able to claim back via the Medicare system.



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Sports Equipment (General Property)

Under this section of cover you can insure your coaching equipment including your laptop or tablet in case they get damaged or stolen. If you select and purchase this section the cover you will receive is below (Refer to the Policy Wording for full details of the cover provided):

Total Sum Insured: \$5,000

Maximum sum insured: Any one item: \$2,000 (If you wish to insure individual items that are over \$2,000 in replacement value, you need to ask us to specify them on the policy)

Excess: \$250 each and every claim

Please note:

- Theft cover on any item is subject to visible forced entry (a break in) to the building or vehicle where your equipment is stored.
- Sporting equipment is not covered while in use i.e. a cricket bat is not covered if it breaks while being used
- Please retain receipts on file so that you can prove you owned the items if you have a claim.

For full details of the cover provided under the Sports Coaches Insurance Package please refer to the insurer's Policy Schedule and Policy Wording.

If you would like to discuss the cover in more detail or have any questions please contact us on 1300 605 075.

