

## **SUP Vic Sports Injury Insurance**

### **Key Points for Members**

**SUP Vic has a Sports Injury (for Sporting Bodies, Associations & Clubs) Insurance Plan for members. This policy has been taken out through *Sportscover* Australia Pty Ltd.**

#### **When are SUP Vic Members covered by SUP Vic Sports Injury (Personal Accident) Insurance?**

SUP Vic Members are covered during any SUP Vic event and SUP Vic 'organised paddle session'.

'Organised paddle sessions' can be defined as SUP Vic paddles and events as advertised on the official SUP Vic website and or Facebook pages - SUP Vic Members Facebook page or SUP Vic Pods' Facebook pages. Examples of 'covered' activities are, all SUP Vic events, Half Moon Bay Pod tri-weekly morning paddle sessions; Peninsula Pod training sessions, West Pod river and bay paddles, SUP Vic surf competitions and ad hoc sessions, such as BOP training at Point Leo, etc, as long as they are advertised on either the SUP Vic website or the SUP Vic Members/SUP Vic Pod Facebook pages.

Ad hoc social paddling as individuals/individuals and friends, whether SUP Vic members or not, is not covered; ie, the paddle is not advertised on the SUP Vic website or on any of the official SUP Vic Facebook pages. (If they are advertised on those social media sites, they are covered – but those activities are then open to all members to join in.)

NOTE: Please read the *Sportscover* Sports Injury Insurance Policy Wording document (on the SUP Vic website) for full details on medical cover limits, exclusions, etc.

The Policy also covers a range of 'capital benefits', such as death, permanent paraplegia/quadruplegia, permanent loss of use of limbs, sensory organs, etc. Consult the Policy Wording for the full details.

The policy additionally covers some non-medicare benefits, such as private hospital accommodation fees, ambulance transport costs, dental and chiropractic costs. Once again, it is important to read the Policy Wording document for full understanding of the extent and limits of the policy in these regards.

#### **Are SUP Vic Members covered travelling to and from SUP Vic events and organised paddle sessions?**

As a standard rule, Members are not covered for personal accident insurance when travelling to and from SUP Vic events/paddle sessions. That is, when Members make their own way to and from said events, then they are not covered. Members are then only covered from when the event commences and concludes.

If the event includes meeting at a defined starting point, such as Downwind Daze events, etc, whereby members meet at a set point, put boards on trailers/cars and car pool to the event and or back, then those Members are covered during travel.

### **Who is covered by SUP Vic personal accident insurance during events deemed as being 'covered'?**

SUP Vic paid-up Members are covered. Members whose memberships have expired and have failed to re-apply and pay for their annual membership prior to the event are not covered.

At official SUP Vic 'Events', such as Port Phillip Cup, Great Melbourne Paddle, Family Fun Day, etc, SUP Vic, at its discretion, may allow for 'Day Memberships' to be taken for the event. If paddlers choose to take out a day membership (and without a membership, people cannot take part – unless acting as volunteers and or officials/marshals), and have paid the Day Membership Fee and completed the Day Membership Registry (recording name, date of birth, address, contact details and next of kin), then they are not covered – and indeed cannot compete/participate.

NOTE: Non-permanent residents of Australia are not covered unless SUP Vic applies specifically and individually on their behalf. Any members who are not permanent Australian residents need to advise the SUP Vic secretary directly so that they can apply for inclusion on to the cover. Please also note that this inclusion has nothing to do with SUP Vic and is standard of many 'blanket' Australian insurance policies.

**As SUP Vic is not an insurance company and has taken this policy out with *Sportscover Australia Pty Ltd*, it is imperative that members read the *Policy Wording* document on the SUP Vic website for full details of coverage or otherwise.**

**SUP VIC Inc**

October 2020