

8 May 2017

Dear SUP member –

The committee has just had a review of the Insurance that is in place through Surfing Queensland.

There are two policies in place (and accessible for financial members of the club) are:

1. Public Liability and Indemnity

- This protects the club and its members against a legal claim for damage or injury;
- This seems adequate and is not a concern at this point in time.

2. Accident / Injury policy

- Provides funds if you are injured at a club sanctioned event.

We need to advise you that the Accident/ Injury Policy is very limited.

The Accident policy ONLY APPLIES while engaged in a club sanctioned event, training or competition. It does cover travel to and from an event.

Here is a summary of the Accident/Injury Policy cover:

Injury to yourself

1. If you hurt yourself, the **only** time you would get any payment is for **severe** injury/disablement or death;
2. If you die - \$75,0000;
3. If you are **permanently disabled** - eg Paraplegic or loss of the use of limbs, both eyes, both ears etc \$75,000;
4. Loss of use of one eye, ear, foot or hand - \$37,500;
5. For Broken bones - \$2000;
6. For shark attack - \$1000;
7. Broken Teeth - \$1000;
8. Lacerations - more than 20 stitches - \$1500; and
9. Note for joint injuries - or soft tissue/tendon/ligament injury - NO Payment is available.

Rehabilitation costs -

There is up to \$2500 to pay for non-medicare expenses for physio – this will pay the gap on treatments and is limited to \$2500.

Income replacement is NOT INCLUDED.

If you are injured and can't go to work

- There is **no income benefit payment included in the policy at all.**

None of the above applies for activity outside a club sanctioned event.

If you hurt yourself during a private training session or surf you are not eligible.

Based on the limited cover in this accident policy we are advising our members to arrange their own Personal Insurance.

We have contacted Bruce Exton from Yes Insurance Solutions and he has offered to arrange Personal Insurance (Includes Income Replacement) for any of our members.

Bruce has access to policies that will cover you for both Illness and Accident and includes paddling and surfing activities. He comes highly recommended and looks after Insurance for Luke King at Ocean Addicts.

Bruce is offering a special Cash Back reward to our members of 10% of your first year premiums.

To get a quote go to:

<http://yesinsurancesunshinecoast.com.au/best-insurance-quote/>

Please ensure you add your SUP Club beside your name.

You can also call Bruce directly on 0413 947 698

Or email bruce@yesinsurancesolutions.com.au

Regards Paul Nay

On behalf of the Committee