

# SUMMARY OF INSURANCE COVER

# AUSTRALIAN WINDSURFING ASSOCIATION

## INSURANCE PROGRAM 2024/2025



Australian  
windsurfing

### INTRODUCTION

V-Insurance Group is the insurance broker for Australian Windsurfing Association (AWA). V-Insurance Group has worked closely with AWA to design this insurance program to provide cover for AWA and its members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by AWA. These activities include sanctioned AWA events, training, practice sessions, wing foiling activities arranged by AWA, and windsurfing activities 24 hours a day (except organised events not sanctioned by AWA). Cover also extends to events organised by sailing clubs. This brochure is a summary of the cover only. If additional cover is required to this standard cover please contact V-Insurance Group.

### WHO IS INSURED?

This program covers AWA, affiliated states and territories, clubs and entities including members, temporary members (for events only), accredited coaches, event promoters, accredited officials, directors, executives and volunteers

### WHAT IS COVERED?

This program incorporates two covers;

1. Public & Products Liability
2. Management Liability

### PUBLIC & PRODUCTS LIABILITY INSURANCE

#### Scope of Cover

This policy provides protection for insured entities and members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world (excluding USA & Canada).

#### Limit of Liability

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

#### Excess

\$1,000 payable for each and every claim.

A higher excess applies for member to member claims resulting in property damage.

The payment of the excess is the responsibility of the defending party and will not be paid by AWA unless otherwise agreed.

### MANAGEMENT LIABILITY INSURANCE

#### Scope of Cover

This policy provides cover for insured entities (Clubs, Directors, Office Bearers, Officials etc.) including but not limited to Management Liability, Employment Practices, Crime Loss, and Tax Investigation.

#### Limit of Liability

The cover provided is up to a maximum of \$1,000,000.

#### Excess

Directors and Officers Nil Excess

Professional Indemnity, Association Reimbursement, Association Liability, Trustee and Tax Investigation \$1,000 Excess

Employment Practices and Crime \$5,000 Excess



### HOW TO MAKE A CLAIM?

#### Public & Products Liability

In the event of a liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify of any incidents.

Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com) or

Phone (02) 8599 8660 or 1300 945 547 (toll free)

#### Management Liability

In the event of a Management Liability claim, please contact V-Insurance Group in the first instance.

### ENQUIRIES?

Should you have any enquiries about this insurance program please contact V-Insurance Group Pty Ltd;

Level 25, 123 Pitt Street, SYDNEY NSW 2000

Phone (02) 8599 8660 or local call cost only 1300 945 547

Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

[www.vinsurancegroup.com](http://www.vinsurancegroup.com)

### Important Notes

1. This summary of cover provides factual information about the AWA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting AWA.
2. This insurance program commenced on 30 June 2024 and expires on 30 June 2025.
3. This insurance is arranged on a group basis for all AWA insured persons/entities and does not take into account each individual's particular circumstances.
4. AWA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
5. The insurer for the Public & Products Liability policy is Coast Insurance Group and the insurer for the Management Liability policy is Professional Risk Underwriting.

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is an authorised representative of Willis Towers Watson ABN 90 000 321 237, AFSL No. 240600



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**V-INSURANCE  
GROUP**

CORPORATE AUTHORISED REPRESENTATIVE OF WILLIS