



PADI Asia Pacific

2019/2020

PADI PRRA Injury & Evacuation Insurance for
Customers & Students
Summary of Cover



Top Benefits
Competitive Price

www.padiinsurance.com.au

PADI PRRA Injury & Evacuation Insurance
for Customers & Students
has been proudly arranged by;



V-INSURANCE
GROUP

INTRODUCTION

This insurance program is designed specifically to provide protection for the Customers and Students of PADI PRRA members.

The program provides PADI PRRA members with a cost effective means of insuring their Customers and Students for accidents, medical expenses and evacuation. While most dive accidents are not serious, even a minor injury can incur expensive medical costs. The PADI PRRA Injury program will meet these costs and ensure your Customers and Students are not left out of pocket. It may even mitigate the chance of them taking legal action against you.

This program can be marketed as a benefit of diving at your facility/ies. It is also attractive to tourists and travel agents promoting your business.

Some of the major benefits include;

- ✓ Worldwide cover
- ✓ Fast and responsive claims service
- ✓ Covers all Customers & Students (including swimmers, snorklers and certified divers for the entire time they are under your supervision)
- ✓ 24 hour Emergency Assistance – worldwide
- ✓ Evacuation and Repatriation

Who is V-Insurance Group?

V-Insurance Group Pty Ltd is one of the world's leading insurance brokers providing specialist services and resources to clients in the Sports, Leisure and Recreation industries. Set up collaboratively with international insurance broker, Willis Towers Watson, V-Insurance Group operates as Corporate Authorised Representative (CAR No 432898) of Willis and manages the risk and insurance needs of national and international clients alike.

V-Insurance Group is managed by Rob Veale who, along with a team of insurance professionals, has looked after the PADI Asia Pacific insurance program for over 20 years. More details on V-Insurance Group can be obtained by visiting www.vinsurancegroup.com

Who is Willis Towers Watson?

Willis Towers Watson is one of the largest and oldest insurance brokers in the world, with 40,000 employees across 140 countries. More information on Willis Towers Watson can be obtained by visiting www.willistowerswatson.com



SCOPE OF COVER

Who is covered?

All Customers and Students who are under the control of an insured PADI Asia Pacific PRRA member whilst involved in scuba diving, snorkelling or related activities.

Territorial Limits

Worldwide

When does cover apply?

From the time a customer comes under the control of your operation or staff. The cover ceases when the customer completes the activity and is no longer under the control of your operation or staff.

Age Limits

2 to 80 years

How long does the cover apply?

Swimmers, Snorkelers, Bubble Makers, Recreational Surface Supplied Air

The cover applies for the duration of the activity. The program provides free cover if the Customer is involved in the same activity again on the same day. Sea Walker and Scuba Doo activities are included under this section.

Discover Scuba / Introductory Divers

The cover applies for the duration of the activity. The program provides free cover if the Customer is involved in the same activity again on the same day.

Course Divers

The cover for a course will be for a maximum of six (6) months so long as the student undertakes the complete course at the Dive Centre where they effected cover.

Certified Divers

The cover for certified divers on charter boat tours and the like, provides a maximum of 14 days cover.

POLICY BENEFITS

The information below is a summary only. Please refer to the policy wording for full details on the cover provided.

Death and Disability

In the event an injury occurs, which results in death or permanent disability, then the following benefits are paid.

Death & Capital Benefits AUD 50,000

Medical Expenses including Decompression Costs

Pays all medical expenses incurred including, but not limited to surgical, dental, physiotherapy, ambulance, prescribed drugs, optical, hyperbaric treatment and other costs prescribed by a legally qualified medical practitioner

Notes The policy does not provide any benefit when the expenses are covered by a Government run health care or medical evacuation service provider.

Customers/Students that are injured outside of their country of residence can claim medical expenses in their country of residence. This is limited to medical costs that are incurred in a 14 day period from the date they return to their country of residence.

If a Customer/Student is injured at a Dive Store that is located in their country of residence then the medical expenses are covered up to a period of 52 weeks from the date of the incident, subject to the policy limits.

The benefit payable is up to a maximum of AUD250,000

Evacuation and Repatriation

The following benefits apply;

Evacuation

Expenses related to the Evacuation of the Insured Person as a direct result of their injury, including necessary expenses incurred for qualified medical staff to accompany the Insured Person, provided such evacuation is recommended by a doctor.

Repatriation

All expenses incurred in repatriating the Insured Person to the most suitable hospital or to the Insured Person's home address provided that such repatriation is as a direct result of them suffering an injury and is necessary on medical advice and is organised by DUAL Australia Pty Ltd.

The benefit payable is up to a maximum of AUD150,000

Funeral Expenses

If as a direct result of injury, a Customer/Student dies, the insurer will pay the Insured Person's funeral expenses up to AUD10,000.

Customer's Property

Loss or damage to Property owned by Customers and Students up to a maximum limit of AUD1,000 per insured person, subject to the loss being covered under the policy wording. There is an excess of AUD250 applicable for the loss/damage of property.

Extra Accommodation

If a Customer/Student is delayed in returning home on the written advice of the attending physician concerning a diving accident, the insurer will pay benefits for Extra Accommodation. The benefit payable is the actual expenses incurred up to AUD200 per day, up to a maximum benefit of AUD2,000 for the covered condition.

Extra Transport

If a Customer/Student is prevented from using their original return trip ticket for transportation due to a medically necessary delay caused by a diving accident, the insurer will pay an Extra Transportation benefit for the return trip.

The benefit payable is equal to the difference between a new economy-class ticket and the remaining value of the original ticket, up to a maximum of AUD2,000.

Search and Rescue

If a Customer/Student suffers an Accidental Death from a Scuba Diving Injury we will pay for the cost of recovery of the Customer/Student's body from a known location and the cost of funeral, burial or cremation expenses in the country where the Accidental Death occurs or returning the Customer/Students body or ashes to his or her home address

The benefit payable is up to a maximum of AUD5,000.

Statement of Advice

Under the Financial Services Reform Act, retail clients are entitled to receive the above documents when purchased a retail product. PADI PRRA Dive Injury & Evacuation insurance for Customers and Students is a retail product falling into this category. When considering this option of insurance, we recommend for you to refer to the Product Disclosure Statement/Insurer Policy Wording.

POLICY INFORMATION

The Insurer

The PADI Dive Injury & Evacuation insurance for Customers & Students is issued by DUAL Australia Pty Ltd (Australian Financial Services Licence No 280139), acting under a binding authority arrangement which gives DUAL the authority to act as an Agent of certain underwriters at Lloyd's. Please read and consider the PADI Dive Injury & Evacuation insurance for Customers & Students Product Disclosure Statement available at www.padiinsurance.com.au before you make any decisions about this product.

Claims

All claims will be handled by Fullerton Health Corporate Services. Both your customer and a senior person at your dive operation will be asked to complete a claim form. The process is very simple and quick. A supply of claim forms will be given to you when you effect cover for the program. The claim form is also downloadable from the V-Insurance Group website, www.padiinsurance.com.au.

A 24 hour emergency assistance line will also be provided to you upon application. For further information on the claims process, please contact V-Insurance Group on;

Phone + 61 2 8599 8600 or email padi@vinsurancegroup.com

Premium & Payment

A quotation will be issued upon receipt of the completed application form. An application form is available on the Download Forms section of our website www.padiinsurance.com.au

The premiums are charged per customer. This enables you to collect the premium from your customers or factor it in to the cost of their activities with you.

The cost per customer is determined by the location of your Centre (region) and by the course undertaken by each customer/student.

Important Notes

- The premiums include Government Stamp Duty and Goods and Services Tax (GST) where applicable.
- In order to calculate your annual premium, please complete the Application form including Participation Declaration and Premium Calculator.
- A minimum annual premium of AUD\$1,250 + GST and Stamp Duty (if applicable) applies.
- A policy admin fee of AUD\$95.00 + GST will also be charged, this is in addition to the minimum premium of AUD\$1,250.

Payment of Premium

Premiums are to be paid up front on an annual basis.

Method of Payment

Premiums can be paid by cheque, money order or credit card. Please note that a surcharge will apply for credit card payments. We accept the following cards; Visa, Mastercard and AMEX.

FREQUENTLY ASKED QUESTIONS

FAQ

GENERAL QUESTIONS

If we require emergency assistance, who do we contact?

The insurer has a 24/7 emergency assistance line which can be contacted. This number will be provided to you upon applying for this policy.

Is a medical clearance necessary for each customer?

A medical clearance is only applicable if a clearance is required for the course the customer is undertaking by the accrediting agency.

Will the policy cover an accident anywhere in the world?

Yes. The territorial limits are worldwide.

If I require recompression treatment whilst injured in Koh Tao, Thailand do I have to be transported to Koh Samui, Thailand to receive treatment?

No. Should emergency recompression treatment be necessary, you would be transported to the nearest chamber for medical attention, which in this case is located in Koh Tao.

The insurer does not have an alliance with any particular chamber within the Asia Pacific region, enabling your customers and students to receive treatment at a chamber of your choice.

Can this cover be optional?

No. All your customers and students must be insured and included in this program. This applies even if they have their own individual accident cover such as DAN or the like.

Do we need to give each student/diver a policy document?

No. This is a compulsory group policy affected by your dive operation. We will provide you with an electronic summary of cover document, which summaries the cover. You do have a legal responsibility to advise your customers what cover they have paid for. It is our recommendation that each customer is given a copy of the summary of cover (this is provided to your when cover is taken out).

Do we need to supply a complete list of all our students/diver's names and addresses to V-Insurance Group every month?

No. As this is a compulsory group program it is understood and agreed that everybody has been included in your declaration. We do require for you to keep your customer's names and contact details on file in case they are needed to verify a claim.

How do we effect cover?

Complete the application form and return to V-Insurance Group by fax, post or email. We will send you a quote. Cover commences from the date and time that payment is received by V-Insurance Group. All policies expire on 30 September 2020.

What do we receive once we elect to take out the policy?

You will receive the following;

- An electronic copy of the summary of cover document
- A Certificate confirming the policy is current.
You may want to place this in a prominent position to verify insurance to your customers.
- An electronic version of the claim form, which needs to be downloaded, completed and returned to V-Insurance Group in the event of a claim.

Why is the premium different for PRRA members in certain countries?

The premiums vary depending on the previous claims experience in each region. If the number of claims and the amount paid is high in a certain region then the premium is higher. The claims experience and resultant premiums is also affected by the cost of medical treatment.

In some regions (i.e. Thailand) the cost of hyperbaric chamber treatment and medical costs are very expensive in comparison to other Countries.

Conversely, some countries may already have many expenses covered automatically by their government.

CONTACT US

IMPORTANT NOTES

Duty of Disclosure

This duty requires you to tell the Insurer everything that you know that is relevant to their decision to insure you and, if so, on what terms. A matter is relevant, if you or a reasonable person in the circumstances, would know it is relevant. You must tell the Insurer these things before cover is issued, and whenever you renew, extend, vary or reinstate a policy of insurance.

You do not have to tell the Insurer things that:

- reduce the risk,
- are common knowledge,
- the insurer already knows or should know in the course of our business, or
- the insurer indicates they don't want to know

If you don't tell the insurer everything that you know is relevant, they may:

- refuse a claim
- reduce a claim payment or settlement, cancel your policy, or
- in some cases, treat your policy as if it never existed.

Privacy Statement

We are covered by the Federal Privacy Act and its National Privacy Principles, which set out standards for the collection, use, disclosure and handling of personal information. We respect your privacy and are committed to protecting your personal information even when you are no longer a client. Our Privacy Policy is available on request.

This program is arranged as a master policy with DUAL Australia Pty Ltd for and on behalf of certain underwriters at Lloyd's of London. V-Insurance Group acts for the insured and is not the insurer.

Other Information

- The information in this brochure is only a summary of the cover provided. The policies with full terms and conditions are available by contacting V-Insurance Group or visiting www.padiinsurance.com.au.
- The premiums for the PADI PRRA Injury & Evacuation insurance for Customers & Students are included in this brochure, these premiums include all stamp duties, levies and taxes where applicable.
- The policies commence on 30 September 2019 and expire on 30 September 2020.
- PADI Asia Pacific is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.

Non Disclosure

If you fail to comply with your Duty of Disclosure, the insurer may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of voiding the contract from its beginning.

Cooling Off Period

You have the right to return the policy by contacting V-Insurance within twenty one (21) days from the date the insurance period commences unless a claim is made under the policy within this period. If you return the policy during the cooling off period, a full refund of the premium less any taxes or duties and broker fees payable.

Financial Services Guide

The V-Insurance Group Financial Services Guide (FSG) contains important information about our relationship with you. A copy of our FSG can be obtained by contacting V-Insurance Group or from our website, www.padiinsurance.com.au.

Cancellation

This policy may be cancelled by you at any time by contacting V-Insurance in writing. A pro rata portion of the premium will be retained by the insurer. You will not receive any refund if you have made a claim or a claim is forthcoming against the policy prior to cancellation.

Contact Us



Level 25, Angel Place, 123 Pitt Street,
Sydney NSW 2000 AUSTRALIA

 **+61 2 8599 8660** or **1300 945 547**
(toll free within Australia)

www.padiinsurance.com.au

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is a corporate authorised representative of Willis Australia Limited ABN 90 000 321 237, AFSL No: 240600