



CAMS NATIONAL INSURANCE PROGRAM

SUMMARY OF COVER

Arthur J. Gallagher is one of the world's leading providers of insurance and risk protection. We are a proud partner of CAMS and it with great pleasure we provide the CAMS National Insurance Program ("the Program") designed to improve aspects of CAMS members' physical, legal and financial safety.

This Summary document provides a general overview of the Program only. Please refer to www.ajg.com.au/cams for policy summary documents, terms and conditions.

WHAT IS COVERED?

The CAMS National Insurance Program provides **two** key areas of cover:

Personal Accident Cover

Personal Accident insurance can provide financial assistance to insured individuals (including CAMS license holders, crew, officials and volunteers) who sustain an injury during a CAMS affiliated club or permitted activity.

Please note: *The Health Insurance Act 1973 (Cth) prohibits general insurers from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our web site or visit www.medicare.gov.au*

Public Liability and Professional Indemnity Cover

Public Liability insurance can provide protection for insured organisations and/or individuals against legal and associated costs that may arise if accused of negligence. Professional Indemnity insurance provides protection for insured individuals against legal and associated costs that may arise if accused of negligent acts, errors or omissions.

WHEN DOES COVER APPLY?

Motorsport Permits:

In general, most activities under a CAMS Permit such as official races, official practice sessions, social permit events, etc. are covered by the CAMS National Insurance Program. However, please check with CAMS Permit Office and/or AJG Sport prior to any activity if you are in doubt.





Sporting Car Club activities:

In general, most activities conducted by CAMS affiliated sporting car clubs such as committee meetings, social events, fundraising, working bees, etc. are covered by the CAMS National Insurance Program. However, please check with CAMS Permits and/or AJG Sport prior to any activity if you are in doubt.

Enthusiast Car Club activities:

In general, most activities conducted by CAMS affiliated enthusiast car clubs such as social events, static displays, fundraising, committee meetings, etc. are covered by the CAMS National Insurance Program. However, please check with CAMS Permits and/or AJG Sport prior to any activity if you are in doubt.

SCOPE OF COVER:

Personal Accident Insurance:

Who is covered:	
Group Personal Accident Cover:	<ul style="list-style-type: none"> - Drivers, Co-Drivers, Competitors, Crew Members and Pit Service crew - Authorised CAMS officials - Apprentice members of the 'Apprentice repair team' - Accredited CAMS Media
Voluntary Workers Personal Accident Cover:	<ul style="list-style-type: none"> - Official volunteers of all CAMS affiliated clubs
What is covered:	
Capital Benefits	Lump sum payments for permanent injuries or death - up to \$75,000
Non-Medicare Medical Benefits*	Partial reimbursement for injury treatment expenses that are NOT listed on the Medicare Benefits Schedule (e.g. physiotherapy, hospital accommodation, etc). Up to \$2,000
Loss of Income Benefits	Partial payment for income lost due to injury sustained during an insured activity - Up to \$600 per week

For complete coverage details, please refer to the Policy Documents via our web site.

*** Please note:** The Health Insurance Act 1973 (Cth) prohibits general insurers from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our web site or visit www.medicare.gov.au

Public Liability and Professional Indemnity Insurance:

Who is covered:	
CAMS affiliated clubs, members, license/permit holders, officials and volunteers.	
What is covered:	
Public Liability	\$100,000,000 any one occurrence
Products Liability	\$100,000,000 any one occurrence and in the aggregate
Professional Indemnity	\$10,000,000 any one occurrence and in the aggregate

For complete coverage details, please refer to the Policy Documents via our web site.



Additional Insurance Options:

The following policies are **NOT included** automatically within the CAMS National Insurance Program. These policies must be purchased **separately** via AJG Sport. As motorsport specialists, AJG Sport can tailor the following policies to suit your individual needs as required.

Optional Cover:	Description:
Association Liability:	Protection for clubs/associations including Directors & Officers Liability, Employment Practices Liability, Employee Theft, etc.
Race vehicles and trailer:	Tailored protection against damage and/or theft for race vehicles, trailers, tools/equipment and uniforms (garaged, in pits and in transit).
Travel:	Personal insurance protection whilst travelling interstate or internationally for motorsport activities.
Club property:	Tailored protection against damage and/or theft for buildings, property and equipment owned by clubs/associations.
Public Liability for Non-CAMS activities:	Protection against allegations of negligence whilst conducting activities that are not covered by the CAMS National Insurance Program.
Life/Trauma insurance:	Tailored personal protection for death and permanent/temporary disability whilst participating in Motorsport.
On-track cover	Tailored protection against damage for race vehicles whilst on track in competition, practice and/or testing.
CAMS Personal Accident Top-Up:	Additional protection to increase the limits of the CAMS Personal Accident insurance program.

For further information, coverage enquiries and/or quotes for any of the above policies please contact AJG Sport directly.

AJG SPORT:

Contact Person:	Contact details::
Brad Edwards:	Phone: 03 9412 2431 Email: brad.edwards@ajg.com.au
Kim Thomson:	Phone: 02 8838 5779 Email: kim.thomson@ajg.com.au

GENERAL ADVICE

The information provided in this resource is general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the Insurance Program documentation including the Policy Wording. For a copy of the policy wording, please contact AJG Sport.