



# CAMS NATIONAL INSURANCE PROGRAM

## PERSONAL ACCIDENT INSURANCE SUMMARY

The CAMS National Insurance Program provides two key areas of cover for Personal Accident Insurance:

- **Group Personal Accident Cover**
- **Voluntary Workers Personal Accident Cover**

This Summary document provides a general overview only of the CAMS National Insurance Program Personal Accident cover. Please refer to [www.ajg.com.au/cams](http://www.ajg.com.au/cams) for policy documents, terms and conditions.

### What is Personal Accident Insurance?

The 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 Personal Accident Policy is a general insurance product. It does not provide comprehensive benefits nor can it compare with Health Insurance or Life/Trauma Insurance.

### Who is covered?

#### Group Personal Accident

The Group Personal Accident Cover extends to the following categories of CAMS membership/stakeholders:

| Insured Category | Description:   |
|------------------|--|
| Category 1       | Drivers, Co-Drivers, Competitors, Crew Members and Pit Service crew of the insured         |
| Category 2       | Authorised officials of the insured and apprentice members of the 'Apprentice repair team' |
| Category 3       | Accredited Media of the Insured  |
| Category 4       | Passengers in non-competitive activities   |

#### Voluntary Workers Personal Accident

The Voluntary Workers Personal Accident Cover extends to all official volunteers of CAMS affiliated clubs.





## When does cover apply?

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In general, insured individuals who are injured whilst participating in any activity under a CAMS Permit or CAMS Affiliated Club (Sporting or Enthusiast) are automatically covered by the CAMS National Insurance Program Personal Accident Insurance. However, please check with CAMS Permits and/or AJG Sport prior to any activity if you are in doubt.

## Personal Accident Policy Benefits

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The following information identifies some of the key benefits within the CAMS Personal Accident Policy. Additional benefits, terms and conditions apply. Please refer to our web site for further details.

### Capital Benefits

Capital Benefits provide lump sum payment for permanent injuries or death sustained by an insured individual.

- Maximum \$75,000 for all Categories
- 75 to 85 years maximum \$25,000
- Under 18 years maximum \$20,000

### Non-Medicare Medical Benefits

Non-Medicare Medical Benefits provide partial reimbursement for expenses that are NOT listed on the Medicare Benefits Schedule (e.g. physiotherapy, hospital accommodation, etc) to a maximum of \$2,000.

### Loss of Income Benefits

Loss of Income Benefits provide partial payment for income lost due to injury sustained during an insured activity.

- 85% of Salary to maximum \$600 per week (total 156 weeks)
- Excess period 7 days

## Medicare vs Insurance

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**Medicare** provides access to medical and hospital services for all Australian residents and certain categories of visitors to Australia.

**Medicare offers** free or subsidised treatment by health professionals such as doctors, specialists, optometrists – and in specific circumstances – dentists, and other allied health practitioners.

**Other Medicare provisions** may include free treatment and accommodation for public Medicare patients in a public hospital. Additional cover includes 75% of the Medicare Schedule fee for services and procedures if you are a private patient in a public or private hospital – this does not include hospital accommodation and items such as theatre fees and medicines.



**The Medicare Benefits Schedule (MBS)** is a Australian Government resource that lists all services that are free or subsidised by the Australian Government under Medicare. Check if a service is listed under Medicare on the Department of Health MBS Online website.

**The Health Insurance Act 1973 (Cth)** strictly prohibits general insurers from covering any item that is listed on the Medicare Benefits Schedule (MBS).

**This means**, if you have received an invoice from a medical practitioner and it contains a "Medicare Item Number", the CAMS Personal Accident Insurer cannot provide any reimbursement for this item (including any gap).

Any receipts you receive containing any items **not listed** on the MBS (i.e. do not contain a Medicare Item Number) should be sent to AJG attached to your claim form.

## GENERAL ADVICE

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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.

