

MGA
INSURANCE GROUP



**Motorsport
Australia**



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IMPORTANT INFORMATION ABOUT THIS HANDBOOK

It is important to note that this handbook is provided as a summary of cover only. It does not replace, take precedence or form any part of the insurance contract. The insurance contract is held and maintained by Motorsport Australia and MGA Insurance Group.

The information within the handbook is general in nature and does not consider the various specific and individual circumstances of any one club, person or party to the insurance contract. For any specific coverage enquiries, please direct them to the Motorsports Australia permits team, or contact MGA's Motorsport team directly.

The handbook, and information within the handbook, will not be used in the determination of any insurance claim, nor should the handbook be used as evidence of any insurance cover.



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1. About MGA Insurance Group

MGA's Insurance Brokers have been specialising in general insurance for 50 years, providing advice across a broad spectrum of occupations and industries.

MGA commenced operations in 1975, growing to become one of the top insurance brokerages in Australia, with offices throughout mainland Australia and one in Asia.

With over 65,000 clients and a branch network throughout Australia, MGA's philosophy has been to maintain steady growth by providing access to a wide selection of insurers and always putting the needs of the client first.





1.1 MGA Motorsport Broking Team

Led by Andrew Faber, MGA’s Motorsport Team has been built to ensure clubs, members, license & permit holders have access to experts that can provide timely advice on insurance coverage.

Importantly, MGA provides a dedicated Motorsport Claims Executive, meaning that in the event of a claim, an insurance expert is only a phone call away.

Contact Person	Andrew Faber	Tanya Hempel	Victoria Glenister
Title	Account Director	Account Executive	Claims Executive
Role	Responsible for the overall management of the Motorsport Australia insurance program.	Responsible for Club & associated Motorsport Insurance placements.	Responsible for the lodgement & management of Motorsport Australia claims.
Phone	02 8436 9211	07 3720 6005	02 8436 9217
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MGA Motorsport Team Contact Information

L22, 111 Pacific Highway
North Sydney NSW 2060

e: motorsport@mga.com

d: 1300 642 000

p: (02) 8436 9200

w: www.mga.com/motorsport

2. About the Insurance Cover

2.1 Public Liability Insurance Coverage Summary

The Insured	Confederation of Australian Motor Sport Ltd, trading as Motorsport Australia Along with other Insured's including those noted below.			
Additional Insureds	<p>The President and Board Members of the Insured, Board Advisors, Commissioners, FIA Delegate and Deputy FIA Delegate including Persons appointed by Motorsport Australia to represent Motorsport Australia on FIA Commissions and other advisory bodies, Committees, Trustees, State Councils, State Executives and Advisory Panels, Executive Officers, Partners, Shareholders, Employees, Members, Licence Holders, Volunteers and Officials and/or promoters for the time being, Persons appointed by Motorsport Australia to a specific duty or position in conjunction with an event, series, or championship.</p> <p>In addition to the above, cover is extended to affiliated clubs and their respective members, competitors, drivers, co-drivers, navigators and officials, crew members and pit crew members and Confederation of Australian Motor Sports Ltd track license holders, Series Category Managers, Series Competition Managers and event organisers and/or landowners and Land Managers and Land Administrators and/or lessees of property and sponsors for their respective rights and interests.</p>			
Insured Activity	Administrators, regulators, organisers and promoters of motor sport, provider of training & sport development programs (local and international), provider of medical facilities &/or fire services &/or rescue services &/or ambulance services, and all incidental activities thereto including social clubs, members services and other non-motor sport activities as agreed and declared from time to time and/or property owners and/or lessors/lessees and/or all ancillary and associated activities and activities of affiliated and associated clubs.			
Limit of Liability	<p>Section 1 — Public Products and Pollution Liability \$100,000,000 any one occurrence and in the annual aggregate in respect of Products and Pollution Liability \$5,000,000 any one occurrence in respect of participant to participant Liability</p> <p>Section 2 — Professional Indemnity \$10,000,000 any one claim and in the annual aggregate for the Period</p>			
Territorial Limits	Anywhere in the world but excluding any operations of the Insured domiciled in the United States of American or Canada			
Excess	Insured Entity	Permitted Motorsport Event	Motorsport Australia Non Competitive Social Permitted Event	Social Events
	Affiliated Sporting Club (Sporting Plans 1,2,3,4)	\$5,000	\$1,000	\$1,000
	Affiliated Enthusiast Club (Enthusiast Plans 1,2,3,4)	N/A	\$1,000	\$1,000
	Landowners	\$5,000	\$1,000	\$1,000
	Other Entities	\$10,000	N/A	N/A
Insurer	Certain Underwriters at Lloyds of London			
Key Exclusions	<ul style="list-style-type: none"> Any event or activity that has not been sanctioned by Motorsport Australia Property Damage to another vehicle whilst competing in a Motorsport Event Contractual Liability (Other than for Motorsport Australia affiliated clubs for which a \$250,000 limit applies) Others as per Policy Wording 			

2.2 Personal Accident Insurance Coverage Summary

The Insured	Confederation of Australian Motor Sport Ltd, trading as Motorsport Australia Along with other Insured's including those Insured Person's noted below.
Insured Persons	<p>Category 1: Motorsport Australia license holders and pit/service crew</p> <p>Category 2: Authorised Motorsport Australia officials (who hold a Motorsport Australia license)</p> <p>Category 3: Accredited Media</p> <p>Category 4: Passengers in Motorsport Australia sanctioned non-competitive activities</p> <p>Category 5: Motorsport Australia affiliated club members</p> <p>Category 6: All declared Girls on Track work experience students</p> <p>Category 7: All declared Voluntary Workers of the Insured and its affiliated clubs.</p>
Age Limit	90 years
Insured Activity	<p>Category 1: Motorsport Australia Licence Holders and Pit/Service Crew Whilst participating in Motorsport Australia Permitted Events including practice sessions authorised and controlled by the Permit Holder. Cover commences from the time the Motorsport Australia License Holder reports or checks in prior to the start of competition (including scrutineering where applicable) or until all Motorsport Australia Procedures have been completed. In respect of all speed events, cover is limited geographically to the Motorsport Australia approved competition area. Cover can be extended to unofficial practice sessions at a Licensed Motorsport Australia Track provided the Motorsport Australia License Holder obtains formal approval by Motorsport Australia Track owner for such use.</p> <p>Category 2: Authorised Motorsport Australia Officials (who hold a Motorsport Australia Licence) Whilst participating in Motorsport Australia Permitted Events. Cover commences from the time the Motorsport Australia Authorised Official leaves his/her normal place of residence or place of business until return to his/her place of residence or business. Cover terminates immediately after the official duties are completed unless the Motorsport Australia Authorised Official proceeds directly to their normal residence/business.</p> <p>Category 3: Accredited media Whilst undertaking authorised activities by Motorsport Australia or at a Motorsport Australia Permitted Event. Cover commences from the time the Motorsport Australia Authorised Media personnel leaves his/her normal place of residence or place of business until return to his/her place of residence or business.</p> <p>Category 4: Passengers in Motorsport Australia non-competitive activities Passengers in vehicles are covered whilst engaged in the following non-competitive activities under a Motorsport Australia Permit; Motorsport Australia approved Driver Training, Sponsor Days and Come 'n' Try Days. Note that coverage is subject to the Passenger completing a Motorsport Australia 'Passengers Ride Entry Form'.</p> <p>Category 5: Motorsport Australia affiliated club members Whilst undertaking normal club activities. Normal club activities includes but is not limited to Club committee meetings, BBQ's / Fundraisers, Working bees, Club social drive days (members only), Non-competitive activities, Social club runs – Picnic Runs, Night Runs, Club Show and Shine / Display Day / Concourse and Swap meets.</p> <p>Category 6: All declared Girls on Track work experience students of the Insured and its affiliated clubs. Whilst undertaking voluntary work on behalf of Motorsport Australia, including direct travel to and from.</p> <p>Category 7: All declared Voluntary Workers of the Insured and its affiliated clubs. Whilst undertaking voluntary work on behalf of Motorsport Australia, including direct travel to and from.</p>

Schedule of Benefits	Lump Sum Benefits	
	Lump Sum Injury & Death Benefits	\$100,000
	Lump Sum Injury & Death Benefits (Aged under 18 years)	\$25,000
	Lump Sum Injury & Death Benefits (Aged 76-90 years)	\$25,000
	Weekly Benefits	
	Weekly Loss of Income – Injury (Category 1-6)	\$900
	Weekly Loss of Income – Injury (Category 7)	\$1,000
	Excess Period	7 Days
	Benefit Period	156 Weeks
	Additional Benefits	
Non-Medicare Medical Expenses* Excess Benefit Period	\$5,000 Nil 52 Weeks	
Non-Medicare Medical Expenses – Ambulance Transportation Costs	\$25,000	
Emergency Home Help Benefit – Weekly Benefit Benefit Percentage Excess Benefit Period	Up to \$250 100% 7 Days 52 Weeks	
Student Tutorial Benefit Weekly Benefit Benefit Percentage Excess Benefit Period	Up to \$250 100% Nil 52 Weeks	
Parents Inconvenience Benefit Maximum Benefit per Injury Daily Benefit Benefit Percentage Excess	\$1,500 Up to \$25 100% 48 Hours	
Out of Pocket Expenses Benefit (non-income earners only) Daily Benefit Benefit Percentage Excess	\$2,000 Up to \$25 100% Nil	
Return to Work Benefit	\$25,000	
Surviving Spouse Benefit	\$15,000	
Chauffeur Benefit Weekly Benefit Benefit Percentage Excess Benefit Period	Up to \$250 100% Nil 26 Weeks	
Home, Workplace and Vehicle Modification Benefit	\$15,000	
Retraining and Rehabilitation Expenses Benefit	\$25,000	
Unexpired Membership Benefit	\$1,000	
Partner Employment Training Benefit	\$25,000	
Financial Advice Benefit	\$5,000	
Funeral Expenses Benefit	\$10,000	

Territorial Limits	Worldwide
Insurer	Certain Underwriters at Lloyds of London
Key Exclusions	<ul style="list-style-type: none"> • Pre-Existing Medical Conditions • Being under the influence of drugs or alcohol whilst driving • Others as per Policy Wording

* IMPORTANT NOTE - The Health Insurance Act (Cth) 1973 does not permit the insurer to contribute to expenses which are wholly or partly claimable through Medicare. This may mean that you will have un-insured out of pocket medical expenses, otherwise known as the Medicare Gap.



2.3 Covered Activities & Excluded Events

The Public Liability and Personal Accident insurance programs generally operate in line with the permitted events of Motorsport Australia. This will mean that where Motorsport Australia has issued a permit for an event; cover will be in operation for those activities declared and advised to Motorsport Australia. In general, this means the Motorsport Event and associated activities that are required to host a Motorsport Event are covered.

The following events are those that have been approved by the insurer for Motorsport Australia. If you are hosting an event that does not appear on this list, please contact Motorsport Australia's permits team to have the activity considered for cover.

(Note – where an activity is deemed outside the scope of the Motorsport Australia Insurance program, you may be required to source additional event liability insurance at an additional expense.)

- Acceleration/deceleration tests
- Autocross Automotive trade releases
- Burnout competitions
- Car Boot Sales
- Category Testing/Test Days
- Circuit Familiarisation
- Club Show and Shine / Display Days / Concourse (member and trial members only – no general public)
- Component Testing
- Consistency Events
- Corporate Days Cruising
- Demonstrations of any Motorsport Australia accepted category/class of vehicle
- Drift Practice
- Drift Testing
- Drifting
- Drive Days
- Driver training and education – road skills and race skills, from pre-road licence aged persons to race driver training
- Dyno Tuning activities
- Economy Runs
- Film/Video making (involving vehicles with not less than 4 wheels)
- Free practice
- Go-whoa
- Hill Climbs
- Khanacross
- Media Days
- Mobile Displays
- Motor racing, including practice and qualifying sessions (for all Motorsport Australia racing classes)
- Motorkhanas
- Mud Bash
- Nats. events

- Non-competitive activity
- Observed Section Trials
- Off Road events, short course and long course
- Off Street racing
- Passenger Rides
- Picnic Runs
- Pit Stop Competitions
- Pit Stop practice
- Power skids
- Practical training for accredited Officials
- Private Practice
- Rallies; gravel and/or tarmac
- Rally practice
- Rally testing
- Regularity Events
- Regularity Speed events
- Regularity Trials
- Road Events
- Scrutiny/vehicle checking sessions
- Social club runs – Picnic Runs, Night Runs (member and trial members only – no general public)
- Special Stage rallies; gravel and/or tarmac
- Special Vehicle testing (not less than 4-wheeled vehicles)
- Sponsor Days
- Sprints
- Swap meets (member and trial members only – no general public)
- Testing Touring Road events, with and without Special Tests Track inspections
- Tuning Days
- Tuning Sessions
- Tyre Testing
- Vehicle Demonstrations



Motorsport Club Activities

Motorsport Australia affiliated clubs are automatically covered for the following risks that are deemed to be part of the normal operations of a Motorsport club:

- Club committee meetings
- BBQ's
- Fundraising Activities (non-hazardous)
- Working Bees
- Ownership of Club Rooms & Motorsport facilities

What is not covered

The Motorsport Australia insurance program is designed to cover the risks associated with running motorsport events in Australia. However, there are certain activities & risks that are not covered by the program that may be run in conjunction with an event. Additional cover can be sourced, either via the issue of a Motorsport Australia permit, or a separate policy via our insurance partners, MGA Insurance Group. Examples of activities & risks not covered are noted below:

- Concerts & Discos
- Aircraft & Hot Air Balloons
- Amusement & Carnival Rides
- Leasing of Club property, facilities or assets to other non-Motorsport operations
- Construction of any structure where the value of the works is over \$200,000
- Contractual Liability (Other than for Motorsport Australia Affiliated Clubs where a \$250,000 sub-limit applies)
- Damage to Vehicles participating in an event
- Any sport that is not a sport permitted by Motorsport Australia
- Any activity that is not permitted by Motorsport Australia
- Liability of Club Committee members for decisions made in their executive capacity (Directors & Officers or Association Liability insurance)

For the avoidance of any doubt, if you wish to have a specific activity insured, please request to have the activity noted on your permit application with Motorsport Australia.

3. How to Claim

3.1 Public Liability Claims Process

In the event that you receive a letter of demand, or if you become aware of an incident that may give rise to a claim being made against you, your club or business, you must notify the insurer, via MGA Insurance Group, as soon as possible.

If you receive a letter of demand, or if there is an incident at an event under your control, please ensure you take the following steps:

- Do not admit any Liability
- Do not make any representations that the Motorsport Australia policy will pay any claim
- Document the details surrounding the incident & complete an incident notification report
- Retain contact details of any witnesses to the incident
- Retain copies of any video or photographic evidence

How to lodge a Public Liability Claim

You can notify MGA Insurance Group via the following methods:

1. Via the MGA Motorsport Website, www.mga.com/motorsport
2. Email the MGA Motorsport team on motorsport@mga.com
3. Contact the MGA Motorsport team on (02) 8436 9200

3.2 Personal Accident

In the event that you are injured as a result of your participation in a Motorsport Australia permitted event, you will need to lodge a claim within the first 30 days of the incident.

In order to lodge a claim, please go to the 'Make a Claim' section of the MGA Motorsport website, or contact the MGA team directly:

1. Via the 'Make a Claim' page of the MGA Motorsport Website, www.mga.com/motorsport
2. Contact MGA on 1300 642 000.

During the claims process, you will need to provide supporting medical statements from treating physicians, along with proof of income & receipts for any medical costs being claimed. Note, any benefits payable under the Medicare Benefit Schedule are NOT payable under the claim, including any Medicare Gap out of pocket payments. See the following page for more information.

When lodging a Personal Accident claim, the following steps are undertaken when undertaking the claim assessment process:

- Was the event a Motorsport Australia permitted event;
- Is the injured person one of the seven categories of insured persons;
- Do any of the policy exclusions preclude cover from being available;
- Is the injury sustained substantiated with supporting medical evidence; and
- Are the benefits being claims substantiated with supporting receipts & financial evidence

Understanding the Medicare Gap & how it applies to your claim

Please note that when claiming for medical expenses in Australia, the Medicare Gap can often result in significant un-insured out of pocket medical expenses, particularly when seeking treatment via the Private Health system as opposed to Public. In order to assist you in making your treatment decisions with a full understanding as to the any financial impact, please read the below information.

What is the Medicare Gap?

In Australia's healthcare system, the "Medicare gap" refers to the difference between the fee charged by a medical practitioner and the combined amount covered by Medicare and private health insurance. This gap often results in out-of-pocket expenses for patients, particularly when seeking private healthcare services. In Australia, all insurers and insurance policies, including the Motorsport Australia Personal Accident Insurance policy, are legally prohibited from covering the 'gap' in any medical services covered by Medicare.

Legal Restrictions on Covering the Gap

Under Australian law, private health insurers are prohibited from covering out-of-hospital medical services that are eligible for Medicare benefits, such as GP visits and specialist consultations. This restriction ensures that private health insurance complements rather than duplicates Medicare coverage. As a result, insurers cannot pay for the Medicare gap associated with these services, leaving patients responsible for any additional costs. These restrictions are in place to reduce the overall cost of the healthcare system in Australia, and the affordability of Private Health insurance.

Typically the following expenses are not claimable due to these restrictions:

- Doctor, Surgeon, Anaesthetist fees
- X-Rays & MRI Scans
- Public Hospitals
- Medication

What can I claim via the Motorsport Australia Personal Accident Insurance policy?

You cannot claim any item that is listed on the Medicare Benefit Schedule. However, there are still some items that can be claimed that may form part of your overall medical treatment plan. Below are examples of other non-Medicare medical expenses that are coverable by the policy, up to \$5,000 (subject to claim acceptance criteria):

- Ambulance
- Physiotherapist
- Dental
- Private Hospital Accommodation
- Chiropractor

If you have any further questions, please contact the MGA Motorsport Team.

This information is a General Summary on the Medicare, the Medicare Benefits Schedule, the Medicare Gap and the Motorsport Australia Personal Accident insurance policy. It should not be taken as Personal Advice. Any claim lodged is assessed per the terms and conditions of the applicable insurance policy.



4. Frequently Asked Questions

PUBLIC LIABILITY

Who is covered under the Public Liability insurance program?

The policy automatically covers Motorsport Australia and its affiliated Clubs whilst undertaking normal Motorsport activities. Where a Motorsport Australia affiliated club is required to have a Permit issued to host an event, cover only extends to that club once the permit has been issued. The policy also covers promoters and other entities, but only once they have received a Permit for the event that they are running via the Motorsport Australia permits process.

Are Landowners covered under the Motorsport Australia Public Liability policy?

The intention of the policy is to automatically cover Landowners for their Liability as the Landowner, but whilst their property is being used for a sanctioned Motorsport Australia event. For the avoidance of doubt, a Certificate of Currency can be issued to the permit holder, noting the interests of the Landowner on the certificate. Please contact the permits team to request this.

What activities are covered by the Motorsport Australia Public Liability Insurance policy?

The Liability policy covers Motorsport (4 wheel) activities that are permitted by Motorsport Australia as the governing & sanctioning body, along with defined associated activities directly related to the staging of a Motorsport event (the provision of medical facilities, fire services, rescue services, ambulance services and camping activities but only where the camping activity directly relates to and is by those individuals connected with the event establishment, for example, officials setting up the event) Activities such as airshows, pyrotechnics, concerts, carnival rides and other sporting activities that are not permitted by Motorsport Australia (i.e., drag racing, motorcycling) are not covered by the policy unless specifically noted and agreed on your permit. Additional insurance is available via MGA Insurance Group should you need to purchase your own insurance to cover those non-Motorsport activities.

Am I covered if I damage my own, or another vehicle, whilst competing in a Motorsport Australia event?

No. The policy does not provide any coverage for damage to your own vehicle, or another competitor's vehicle whilst you are participating in a Motorsport Australia event. On Track Insurance (i.e., cover for your own vehicle) is available, however the cost of the insurance will typically range from \$1,000 - \$5,000 per race (subject to the experience of the driver and value of the vehicle).

PERSONAL ACCIDENT

How do I make a claim for Personal Accident?

In order to lodge a claim, please go to the 'Make a Claim' section of the MGA Motorsport website, or contact the MGA team directly:

1. Via the 'Make a Claim' page of the MGA Motorsport Website, www.mga.com/motorsport
2. Contact MGA on 1300 642 000.

Why does the Motorsport Australia policy not cover the Medicare Gap?

Per Australian law, insurers are legally unable to make any payments towards the Medicare Gap. Any medical treatment or item that is listed on the Medicare Benefit Schedule is not payable under the Personal Accident policy by law. These restrictions are in place to reduce the overall cost of the healthcare system in Australia, and the affordability of Private Health insurance.

PERMITS

Who is covered under the Motorsport Australia insurance program once a permit has been issued?

Once a Permit for an event is issued, the Motorsport Australia Public Liability insurance policy covers the permit holder as an insured for the duration of the event. The policy DOES NOT extend to include Liability coverage for contractors and other independent parties engaged by the Permit holder. The Permit Holder must ensure that they request & retain copies of the Public Liability insurance (Certificate of Currency) for all contractors & service providers engaged at the event.

Does a Permit cover ALL activities at the Motorsport Australia event?

No. The issuing of the Permit will only extend the Public Liability insurance to those sanctioned and approved motorsport activities. Any activity that is not approved or permitted by Motorsport Australia will not be insured under the Motorsport Australia insurance program. If you have any non-motorsport activities taking place at your event, we strongly recommend advising Motorsport Australia of those activities when you apply for your permit. Separate insurance is available to cover your event for any non-Motorsport Australia permitted activities. You can contact MGA Insurance Group for these covers.

5. Other Insurances

- Association Liability
- Non-Motorsport Liability
- Motorsport Property – Clubs & Venues
- Static & Transit Motor Vehicle Insurance
- Motorsport Travel Insurance
- Top Up Personal Accident & Death Benefits
- Event Cancellation Insurance

6. Important Information

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The handbook and information it contains, will not be used in the determination of any insurance claim and should not be relied upon as evidence of any insurance cover.

Legal and taxation issues

Any information we provide on insurance regulatory and tax issues is based on publicly available information and our experience from working on similar matters for other clients. We are not qualified to provide, and will not provide, legal, accounting, regulatory or tax advice. We recommend that you seek advice on such matters from appropriately qualified professional advisers.

Duty of utmost good faith

Remember that every insurance policy is based on the principle of utmost good faith, which requires both parties (being, the insured and the insurer) to act honestly and fairly with utmost good faith toward each other in all matters arising under the insurance contract. Failure to uphold this duty may prejudice your rights under the policy, including the outcome of any claim.

Duty of disclosure / Duty to take reasonable care not to make a misrepresentation

In the case of consumer contracts, you have a duty to take reasonable care not to make a misrepresentation to the insurer. This means you need to answer all questions honestly, accurately and completely, including where you provide information on behalf of another person.

Before entering into a contract for insurance that is not a consumer contract, you have a duty to disclose anything that you know, or could reasonably be expected to know that may affect the insurer's decision to insure you and on what terms. You do not need to tell the insurer anything that reduces the risk, or is common knowledge, or that the insurer already knows or should know as an insurer, or where the insurer has waived your duty of disclosure.

Whichever duty applies, you owe the relevant duty to the insurer (both in respect of information about you and information you provide about others) up until the time the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate a contract of insurance.

You need to tell us if you have disclosed information in the application process and something has happened that makes that information no longer accurate, or new matters arise that would require disclosure under your duty. You must do this before the policy has been entered into (or renewed, varied, reinstated or extended as applicable).

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact us.

Waiver of rights terms – Hold Harmless Clauses

Some policies may limit or exclude claims if the insured has limited its rights to recover a loss from another party responsible for that loss. This often occurs when the insured enters into a contract which limits the other party's liability. These 'hold harmless' clauses are often found in leases, maintenance and supply contracts.

If you have entered into, or plan to enter into, a contract that could limit your rights against another party, please let us know. We can assist you in determining what assistance may be available to you. We recommend obtaining legal advice when entering into contracts, particularly those with hold harmless clauses.

Interest of other parties

Many policies exclude cover for an interest in the insured property held by someone other than the insured, unless that interest is specifically noted in the policy. For example, if property is jointly owned, or subject to finance, the interest of a third party (e.g. the joint owner or financier) may be excluded if it is not specifically noted on the policy. If you would like the interest of any third party to be covered, please provide us with their details and the nature of their interest, so we can ask the insurer if they are prepared to note it on the policy. Please note that we do not act on behalf of or for the benefit of such third parties unless we expressly agree to do so in writing.

Limits on assigning your rights

Some policies prevent you from assigning any benefits, rights, or obligations under your policy unless you have the insurer's written permission to do so. Contact us if you wish to do this.

General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice ("the Code"), which is a voluntary self-regulatory code for use by all insurers. The Code aims to raise the standards of practice and service in the insurance industry. Your insurer may be subject to the Code and the obligations applied under it.

See www.insurancecouncil.com.au/cop for details.



mga.com

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