



## **Important Information About Insurance for Our Recreational and Kindygyms Students**

### **EFFECTIVE TERM 3, 2024**

At Northern Beaches Gymnastics Academy, the safety and well-being of our gymnasts are our top priorities. As part of our commitment to providing a secure environment, we offer comprehensive insurance coverage for all our students. This policy outlines the key aspects of insurance coverage for students participating in our programs.

### **Membership Benefits and Insurance Coverage**

As a member of Gymnastics NSW, you will receive the following insurance benefits:

- **Personal Injury Insurance:** Coverage tested at the highest level, protecting students during all gymnastics activities.

### **Personal Injury Insurance Requirements**

All students participating in our programs must have personal injury insurance. This insurance provides peace of mind by covering costs related to injuries sustained during gymnastics activities.

**Why is Personal Injury Insurance Necessary?** Our Gymnastics Public Liability Insurance covers all students for up to 30 days. This includes participation in holiday programs, birthday parties, and trial classes. However, for continuous participation beyond 30 days, such as in term programs, personal injury insurance is mandatory. This insurance requires an additional one-off fee, which we collect and transfer to Gymnastics NSW.

### **Understanding Personal Injury Insurance**

Personal Injury Insurance is divided into three main components to ensure comprehensive coverage:

- **Capital Benefits:** Payable in the event of death or permanent disability.
- **Non-Medicare Medical:** Reimburses costs for items not claimable through Medicare. Note that the Medicare Gap cannot be claimed due to government legislation.

### **Generally Covered Expenses Include:**



- Physiotherapy and chiropractic treatment
- Dental treatment
- Ambulance transport
- Private hospital treatment

**Expenses Not Covered Include:**

- Doctor's fees
- X-rays
- Public hospital costs
- Surgeon's fees (typically covered by Medicare)

**Annual Insurance Fees**

To provide this essential coverage, a one-off annual insurance fee is required. This fee ensures that your child is covered throughout the calendar year.

**Fee Structure:**

- Kindygyms (Early Childhood): \$50
- Recreational (School Aged): \$66

Discounted rates apply as we progress through the year.

**Acceptance of Insurance Policy**

By continuing to participate in our programs, you acknowledge and accept the terms outlined in this insurance policy, including the payment of the annual insurance fee. Please be aware that the charges will be added to your account by our reception team, and you will receive an invoice with the due date specified. You have the option to pay either in one lump sum or in two instalments. Please inform our reception team of your preferred payment method.