

## **7 Fees Period 1<sup>st</sup> December 2018 to 31<sup>st</sup> November 2019**

The Riverland Dinghy Club is focussed on providing the safest possible racing experience for members. The Race Results tracking system, scrutineering oversight, event and emergency management oversight and alcohol breath testing are all in place to benefit members at Riverland Dinghy Club sanctioned events.

Continual improvement requires reviewing all events, incidents, practices and procedures.

**Race safety and personal accident insurance are the two highlighted areas for improvement.**

### **Membership Fees:**

- Annual membership fee \$120.00
- Include personal accident insurance cover including income protection insurance
- The Riverland Dinghy Club Inc will provide this level of cover as compulsory to all competitors at the commencement of the 2019 race season regardless of any personal cover they may have in place
- Encourage and provide all drivers with the opportunity to purchase and carry an emergency first aid kit.

**PLEASE READ THE DETAILS BELOW INCLUDING THE VALUE OF THE COVER.**

### **Amateur Sport Group Personal Accident Insurance Policy Holder Riverland Dinghy Club Inc.**

**Policy provider: MGA Insurance Brokers Pty Ltd, Loxton Branch Insurer: Arch Underwriting at Lloyds (Australia) Pty Ltd**

#### **When are you covered by RDC Personal Accident Insurance?**

- You must be a financial member of the Riverland Dinghy Club Inc and have paid the on-line annual membership fee of \$120.00 which includes the annual insurance premium.
- Amateur Sport Group Personal Accident Insurance Policy covers all six rounds of the Riverland Dinghy Club's Championship Series including sanctioned practice events and display events. Sanctioned practice events will be posted on the club's social media site and you are required to sign in your attendance at each sanctioned practice event including your boat registration number.
- You must have completed your online membership and payment prior to attending the first sanctioned practice event.

#### **What is included?**

- Loss of income as a result of bodily injury, up to 85% of salary or \$1,000 per week whichever is less for a maximum period of 52 weeks. 7 day excess period.
- Additional Benefits including total and partial disablement and return to work
- Funeral expenses \$10,000
- Accidental Death \$100,000

**Incident Occurs - Medical & associated services from various providers**

The Riverland Dinghy Club highly recommends that due to the nature of the sport of dinghy racing that you take out your own Private Health Insurance with appropriate health insurers to cover costs. Ultimately, your own personal insurance arrangements are your responsibility and you may want to arrange for additional cover.

#### **Medicare:**

Covers Public Hospital, GP visits, x-rays etc

#### **Private Health Insurance:**

Covers private health care like private hospital cost depending on the level of cover

**Ambulance:**

Covers emergency and non-emergency transport depending on the level of cover

**An Ambulance will be called in the event of an accident. The cost of the service is the responsibility of the injured person.**

Ambulance Cover is desirable for all competitors

**Medical Assistance Provided At Race Events.**

Medical practitioners were first contracted to attend dinghy club race events in late 2017. Since that race they have been in regular attendance at race events. Along with their attendance a detailed review of sweep boat and closed water marshal boats at race events has been undertaken. The number of these boats on the water at events has been increased significantly and varies from race to race.

The Riverland Dinghy Club views the employment of medical practitioners as mandatory for all race events.

The scope of coverage at events includes providing two staff at events for the provision of medical services to all, this includes:

- 2 x healthcare practitioners with Advanced Resuscitation (including defibrillation) Advanced airway management, advanced drugs including management of severe pain. This will also include the management of patients with suspected spinal/head injuries
- All healthcare equipment to enable rapid response to incidents
- Liaison with local health network including SA Ambulance Service and the closest hospital emergency department. This also includes liaison with the state-wide retrieval service MEDSTAR and registration of each event with SA Ambulance.
- Comprehensive post-event report for organisers where relevant.

These services are also supported by local general practitioners when available (during 2018 this was for the majority of events)

To date the cost of medical assistance has been covered by dinghy club and not passed onto competitors. This practice is not financially viable to continue.

To provide this level of service, **race entry fees for the 2019 are set at \$70 per race event.**

Notes: \$15.00 increase per event to cover the medical cost = \$7.50 per competitor!