



INSURANCE KEY FACTS

JUNE 2025
VERSION 1.2

Please note that this document only provides a summary of key element of the motorsport australia insurance program. A comprehensive policy document can be [downloaded](#) for the Motorsport Australia website.



MEMBER OF



Motorsport Australia provides two forms of insurance cover for our members:

- Public/Product (includes pollution) and Professional Indemnity Insurance:
 - Covers Motorsport Australia affiliated clubs, permit holders, category managers, pit crews, track licence holders, land owners/managers/lessees, members (officials and competitors) and volunteers against legal and associated costs if they are accused of NEGLIGENCE (acts, errors or omissions where fault is proven)
 - The amount of cover for each and every occurrence is:
 - \$100,000,000 for public and product liability matters:
 - \$10,000,000 for professional indemnity matters
 - Applies to activities permitted or approved by Motorsport Australia including lead in, lead out and similar activities associated with the permitted/approved activities. These include:
 - Listed motorsport and non-motorsport activities
 - Club activities where a permit is not required but which are undertaken for club members only, including:
 - Non-motorsport activities shall include, but are not limited to, committee and club member meetings/social events, fund raising activities and working bees (excluding construction or professional works of any kind).
 - Applicable Excess payable by the insured for public/product cover:

Insured Entity	Permitted Motorsport Events	Non Competitive, Social Permitted Event (i)	Motorsport Australia Social Events (ii)
Affiliated Sporting Club	\$5,000	\$1,000	\$1,000
Affiliated Enthusiast Club (N/A	\$1,000	\$1,000
Landowners	\$5,000	\$1,000	\$1,000
Other entities	\$10,000	N/A	N/A

- i. events or activities not involving motorsport activities and where general public are involved
- ii. events or activities not involving motorsport activities and where only club members are involved, e.g. committee meetings, working bees, club social drive days, club only show and shine

- Applicable Excess payable by the insured for professional indemnity cover:
 - \$10,000 per claim
- Exclusions – there are selected exclusions from the cover including property damage claims between competitors.
- There is a duty to disclose and seek pre-approval for activities that extend beyond the scope of motorsport activities (for example, entertainment or non-motorsport activities).

- Personal Accident cover for officials, competitors and volunteers
 - Provides financial assistance for individuals (including Motorsport Australia licence holders, members, officials and volunteers) for certain costs associated with an injury sustained during a Motorsport Australia Permitted event.
 - Covers Motorsport Australia:
 - License Holders (ie. drivers and co-drivers);
 - Authorised Officials (representing Motorsport Australia);
 - Accredited Media (as approved by Motorsport Australia);
 - Passengers in Motorsport Australia non-competitive vehicles;
 - Affiliated club members while undertaking normal club activities (such as committee meetings, BBQs, social drive days, working bees) or non-competitive activities such as social runs, show and shine/display days and swap meets;
 - Voluntary Workers of Motorsport Australia and affiliated clubs.
 - The Policy Maximum Age Limit is 90 years.
 - Benefits Payable are outlined below.

Section	Description:	Limits and Excesses:
Lump Sum Benefits	Death and Capital Benefits	<ul style="list-style-type: none"> • Up to \$100,000 • Up to \$25,000 (if 76-90 years) up to \$25,000 (if under 18 years)
Weekly Benefits	Loss of Income Benefit for Temporary Total Disablement	<ul style="list-style-type: none"> • 85% of Salary up to a maximum \$900 per week for all Insured persons except Voluntary Workers who have cover up to \$1,000 per week • Benefit Period 156 Weeks • Excess Period = 7 days
Personal Wellbeing	Non-Medicare Medical Benefits*	<ul style="list-style-type: none"> • 100% of non-Medicare costs to maximum of \$2,000 • Nil Excess • No Non-Medicare Medical Benefits for Voluntary workers
	Emergency Home Help	<ul style="list-style-type: none"> • Maximum \$250 per week Benefit Period 52 weeks • 7 day waiting period • No cover under this benefit for Voluntary Workers
	Student Tutorial Benefit	<ul style="list-style-type: none"> • Maximum \$250 per week Benefit Period 52 weeks • No cover under this benefit for Voluntary Workers
	Parents Inconvenience Allowance	<ul style="list-style-type: none"> • Maximum \$25 per day to maximum \$1,500 per injury • 48 hours waiting period
	Home, Workplace and Vehicle Modification Benefit	<ul style="list-style-type: none"> • Up to \$15,000 for all Insured Persons except Voluntary Workers who have cover up to \$10,000
	Retraining and Rehabilitation Benefit	<ul style="list-style-type: none"> • Up to \$5,000 for all Insured Persons except for Voluntary Workers who have cover up to \$25,000
	Out of Pocket expenses (non-income earners only)	<ul style="list-style-type: none"> • Up to \$250 per week • Maximum \$2,000 • No cover under this benefit for Voluntary Workers
	Funeral expenses	<ul style="list-style-type: none"> • 100% up to a maximum \$7,500 for all Insured Persons except for Voluntary Workers who have cover up to \$10,000

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