



ACCIDENT SUPPORT PROGRAM

FOOTBALL NSW LIMITED



MANAGED BY: BJS INSURANCE BROKERS (EASTERN) PTY. LTD. ABN 53087962418 AFS LICENCE No. 238392 ,
THE PRODUCT IS ISSUED BY QBE INSURANCE (AUSTRALIA) LIMITED ABN 78003 191 035

This program is part of the Football NSW Limited Risk Management and Player Protection Plan. It is designed to supplement Loss of Income and Non-Medicare expenses. The benefits are limited. Note it is not a Health Insurance Scheme or Workers Compensation.

Commencing January 1, 2008

Cover is provided for injuries caused by active participation in officially organised games, official practice and training sessions, and official functions. Summer Competitions, Professional Training Camps and Clinics are subject to additional premium and/or prior approval from Football NSW Limited. Futsal is not covered by this policy and a separate policy has been taken out.

◆ LOSS OF INCOME

Wage Earners: Temporary Total Disablement of \$200 per week (or 75% of average weekly wage whichever is the less) payable for a period of fifty-two (52) weeks — Excess seven (7) days. Medical Certificates certifying on-going disability is required every 14 days to enable Loss of income claims to continue. Additional cover can be purchased on a “team basis” only. Please approach your Club Secretary for further details.

◆ NON-MEDICARE MEDICAL EXPENSES

Reimbursement up to 85% of non-Medicare medical expenses (net of any recoveries from private health insurance) up to a limit of \$5,000. Claimable expenses are Physiotherapy/Chiropractic/Osteopathy/Naturopathy/Massage/Acupuncture (all following Doctor referral), Ambulance, Dental, Private Hospital (accommodation/theatre fees/prosthesis), and Orthotics prescribed by a surgeon following surgery. Claims for pre-operative care (physio/chiro etc.) are limited to \$350 per injury. An Excess of \$50 applies to those not privately insured. Expenses incurred more than 1 year after injury are not covered.

◆ STUDENT ASSISTANCE BENEFIT

Reimburses 75% of expenses incurred for home tutorial by a qualified tutor up to \$200 per week. Medical certificates certifying inability to attend normal place of education and bonafide receipts must be supplied. Cover period is 52 weeks and a seven (7) day Excess applies

◆ HOUSEHOLD HELP ALLOWANCE

Reimburses non-wage earners 75% of expenses incurred for home help and child minding up to \$200 per week. Medical certificates certifying inability to attend to usual household duties must be supplied. Cover period is 52 weeks and a seven (7) day Excess applies.

◆ PARENTS INCONVENIENCE ALLOWANCE

When a dependent child who is a full time student under the age of 18 years is hospitalised, the policy pays the parent/guardian \$25 per day to offset costs of visitation. Proof of hospital admission and discharge dates must be supplied. An Excess of 24 hours applies and the maximum benefit is \$1500.

◆ DEATH & DISABLEMENT

The policy lists out a schedule of benefits that are payable in the event of any one of many possible disablements. Some of the more notable are:

Total and permanent disablement	100% of capital benefit
Loss of sight — 1 or both eyes	100% of capital benefit
Loss of hearing — 1 ear	50% of capital benefit
Loss of hearing — 2 ears	100% of capital benefit
Accidental Death benefit	100% of capital benefit
(limit \$10,000 for insured persons without dependent children)	
CAPITAL BENEFIT	\$50,000

DISABLEMENTS RESULTING DIRECTLY FROM ANY INJURY, MEDICAL CONDITION, INFIRMITY OR WEAKNESS KNOWN TO HAVE EXISTED PRIOR TO THE COMMENCEMENT OF THIS POLICY ARE NOT COVERED.

QBE Insurance (Australia) Limited does not take responsibility for the advice. The advice in this brochure is general advice only and has been prepared without taking account of your specific needs. So as to ensure that the cover is sufficient for your needs, you should read the Product Disclosure Statement (PDS) for this product. This PDS is available from your association or by visiting the website www.footballnsw.com.au and clicking on ‘Insurance’.

HOW TO CLAIM ---- SEE OVER



◆ SPORTS LEGAL LIABILITY

Provides legal liability protection for all officials, coaches, players, etc. Cover is for \$25,000,000. Includes cover for goods sold and care custody control of ground, club house, hired halls, etc. Excess of \$1000 payable by the club involved.

The Liability policy is placed by BJS with Liberty International Underwriters ABN 61086083605

DESIGNED WITH THE CO-OPERATION OF FOOTBALL NSW LIMITED TO PROVIDE INFORMATION AND GUIDANCE

I _____ of _____ Football Club,
have received the Accident Support brochure and declare that I am a (Please X appropriate Box)
 Full-time Student or Adult.

Signed player/parent or guardian

CAUTION

FALSE OR MISLEADING INFORMATION MAY CAUSE INVESTIGATION WITH SUBSEQUENT POSSIBLE DENIAL OF CLAIM AND LEGAL ACTION

SPORTS INJURY CLAIMS PROCEDURE

The following procedure is to be followed by any insured to submit a sport injury claim.

1. Report the injury immediately to your club's insurance officer who will issue you with a Claim Form/Physician's Statement Sheet.(Also available on www.footballnsw.com.au) These forms are to be completed and returned **within 60 days of the injury.**
2. If you are claiming Loss of Income Benefits, have your employer complete the relevant section on the reverse side of the claim form regarding period of your incapacity and employment details. Failure to fully complete this section may jeopardise the claim and will cause unnecessary delays in processing. Self employed persons must complete employment details onto a Statutory Declaration, and supply any other requested information relevant to the claim. **If you are registered as a Student at the time of injury you are not entitled to claim Loss of Income Benefits.**
3. The physician's statement is to be completed by your physician only (chiropractors and physiotherapists are not permitted to complete this form). All individuals must consult a doctor immediately after injury to legitimise the claim.

NB The policy only responds to paid receipts (no exceptions).

4. Have your club's insurance officer or secretary complete the club's section of the form and return the claim form and physician's statement, together with any *NON-MEDICARE RECEIPTS* to this office within 60 days : --

**Address: QBE Insurance (Australia) Limited
GPO Box 4108, Sydney 2001.**

5. On-going Loss of Income Benefits requires new medical certificates every 14 days.

NOTE: If there are no receipts available initially, please send the receipts in after the claim has been lodged. Those who are in a private health fund, please present any accounts to your fund firstly and forward the rebate in for assessing. Following this procedure will ensure the maximum benefits and prompt response.

Expenses incurred more than 52 weeks after date of injury are not claimable.

MEDICARE ITEMS AND MEDICARE GAP*ARE NOT COVERED AT ALL BY THIS SCHEME DUE TO FEDERAL LEGISLATION. THAT IS, ANY DOCTOR, SURGEON, ANAESTHETIST, X-RAY, PATHOLOGY ETC. DO NOT FORWARD MEDICARE ACCOUNTS/RECEIPTS.

*** Medicare Gap is the difference between the amount charged by a Medicare provider and the amount refunded by Medicare.**