



ACCIDENT SUPPORT PROGRAM

SOCCER NSW LIMITED



MANAGED BY: BJS INSURANCE BROKERS (EASTERN) PTY. LTD. ABN 37089746350
THE PRODUCT IS ISSUED BY QBE INSURANCE (AUSTRALIA) LIMITED ABN 78003 191 035

This program is part of the Soccer 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, 2007

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 Soccer NSW Limited. Futsal is not covered by this policy and a separate policy has been arranged by Soccer NSW Limited.

◆ 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 75% 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 52 weeks 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.

◆ 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.

◆ 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 on website www.soccernsw.com.au and clicking on 'Insurance'.

PLAYER CONTRIBUTIONS.

Student Rate applies to:

- a) All school children
- b) Full-time students with no employment or engaged in part-time employment

Adult Rate applies to:

- a) Employed persons
- b) Unemployed persons over the age of 18 years.
- c) Persons who normally attend to domestic duties

Any person eligible for Student Rate, who is engaged in part-time employment and wishes to receive Income Protection Cover, must pay the Adult Rate. For an individual to upgrade to the Adult Rate after having been already registered at the Student Rate, notification in writing, together with the difference in contribution, is to be received by the office of Soccer NSW Limited prior to any injury occurring for which a claim is to be made.

◆ HOW TO CLAIM — SEE OVER

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

I _____ of _____ Soccer Club, have read and understood the information contained in this brochure and declare that I am a (Please X appropriate Box)
 Full-time Student and cannot claim for Loss of Income benefits or Adult.

Signed

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.soccernsw.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 register 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 30 days.

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

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

NOTE: If there are not any receipts available initially, please send the receipts in after the claim has been lodged. If you 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.**
