



NORTHERN
NSW FOOTBALL

ACCIDENT SUPPORT PROGRAM NORTHERN NSW FOOTBALL LIMITED

MANAGED BY: BJS INSURANCE BROKERS (EASTERN) PTY. LTD. ABN 53 087 962 418

THE PRODUCT IS ISSUED BY QBE INSURANCE (AUSTRALIA) LIMITED ABN 78 003 191 035



This program is part of the Northern NSW Football 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. Indoor Competitions Professional Training Camps and Clinics are subject to additional premium and/or prior approval from Northern NSW Football Ltd. Futsal is not covered by this policy and a separate policy has been arranged by Northern NSW Football Ltd.

◆ LOSS OF INCOME

Wage Earners: Temporary Total Disablement of \$300 per week (or 75% of average weekly wage whichever is the less) payable for a period of fifty-two (52) weeks — Excess fourteen (14) days. Medical Certificates certifying on-going disability are 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. Players 18 Years & under are not included under loss of income benefits but may elect to by contacting Northern NSW Football & paying an additional premium.

◆ 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. The first \$10,000,000 of cover under this section is provided by Liberty International Underwriters ABN 61 086 083 605

◆ 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 (limit \$10,000 for insured persons without dependent children)	100% of capital benefit
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 found in the Information Handbook held by your Club Secretary.

This PDS is available on website www.northernnswfootball.com.au and clicking on ‘Insurance’.

◆ HOW TO CLAIM — SEE OVER

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.northernnswfootball.com.au. These forms are to be completed and returned to QBE Insurance **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. **Loss of Income Cover is only applicable to certain registration categories. For verification players need their club to contact Northern NSW Football office.**
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 QBE office within 60 days.

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

A copy of Page 1 of this claim form must also be sent to NNSWF for verification of registration

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.**

An MRI or scan of any type is not covered under this Insurance whether it can be claimed in part from Medicare or not.