

How Do I Make A Claim?

1. Report the injury to your Affiliate, and complete an Injury Report Form, available from your Affiliate or from www.austouch.com.au.
2. Contact Sportscover, within 30 days of your accident or injury occurring, and submit a Claim Form Request to receive your Claim documentation by one of the below methods:
 - a. Call 1300 134 956
 - b. www.sportscover.com/claims.asp
3. Ensure you have read the TFA Insurance documentation available on the website, to fully understand what you are covered for if you haven't already done so, and organise and attend treatment as required.
4. Sportscover will issue a claim form to the claimant, either by email or post. Complete the claim form, providing as much information as possible, and submit this to Sportscover Asia Pacific's Claim's Department:
 - a. Mail:
Claims Department
Sportscover Australia Pty Ltd
Locked Bag 6003
Wheelers Hill Vic 3150
 - b. Email: asiapac.claims@sportscover.com
 - c. Fax: +61 3 85629111
5. Further correspondence with the claimant will be handled by Sportscover.
6. Order of claiming for treatments:
 - a. If the item you are claiming for is covered by Medicare then you will not be able to claim for it under the sports insurance policy
 - b. If you don't have private health insurance and the treatment is not covered by Medicare then you are able submit the claim to Sportscover
 - c. If you do have private health insurance then claim from your private health insurance, and then from Sportscover
7. When treatment is complete please forward all Accounts to Sportscover and also keep copies for your records. Monitor the progress of your claim by entering your Claim Number and Internet Access PIN in the Claims Progress Login on the Sportscover website

Important Notes

1. This information is only a summary of the cover provided. The policy documents with full terms and conditions are held by Touch Football Australia.
2. The policy is underwritten by Sportscover Australia Pty Limited (Security 100% Lloyd's Syndicate 3334).
3. Touch Football Australia has arranged this insurance program to provide benefits to those registered members who, through injury or accident, incur financial loss and who would otherwise not have received assistance. Federal Government legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare (including the Medicare gap).
4. In addition to these policies all members are encouraged to take out Private Health and income protection Insurance or additional insurance over and above the benefits defined in this scheme. While travelling, particularly whilst overseas, travel insurance should be obtained as this policy only covers non Medicare medical expenses incurred within Australia. Medical Expenses in foreign countries are expensive, as are repatriation and other costs. For any advice or additional cover please contact Worldwide Sports Insurance.
5. In accordance with our obligations under the Financial Services Act our policy statements relating to the Privacy Act, Product Disclosure Statement, Statement of Advice and Financial Services Guide are available from Touch Football Australia or Worldwide Sports Insurance.
6. Benefits will be paid on the same basis as though Medicare applied. Benefits that would normally attract Medicare for permanent residents will not be claimable. All benefits will cease if the claimant leaves Australia.



Touch Football Australia

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Toll Free 1800 654 951

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1/18 Napier Close, Deakin, ACT, 2600.

Postal Address:

PO Box 9078, Deakin, ACT, 2600

www.austouch.com.au



Worldwide Sports Insurance

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SPORTSCOVER

Sportscover

271-273 Wellington Road, Mulgrave, 3170

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Claims 1300 134 956 (Aust Only)

Phone +61 3 8562 9100

www.sportscover.com

Player Injury Insurance Cover 2013/14



Player Injury Insurance Cover

As a registered member of an Association or Club that is affiliated with Touch Football Australia, you are provided with insurance cover which applies while you are involved in activities that are associated with Touch Football.

This brochure tells you what insurance cover is provided, what to do if you ever need to make a claim, and the additional cover that it would be wise for you to consider arranging personally, such as private health insurance.

Who Is Covered?

All registered members, trialling participants, participating students, coaches, assistant coaches, voluntary workers, officials, employees, members of the board of management, administrators, directors and executives of an association or club that is affiliated with Touch Football Australia

The age limit is 3 to 80 years of age.

When Am I Covered?

Cover applies whilst:-

- Engaging/Playing in official club matches including club, championship or representative matches.
- Organised training or practice sessions for activities as described in (a) above.
- Travelling directly between matches/activities in (a) or (b) above, and your residence or place of employment or the premises of Touch Football Australia or its affiliated Associations, Leagues or Clubs.
- Staying away from your home district during a tour for the purpose of participating in representative matches/activities.
- Engaging in administrative or organised social activities of Touch Football Australia or its affiliated Associations, Leagues or Clubs. It does not however, cover some fundraising and extreme training techniques. Please refer to Worldwide Sports Insurance for confirmation.

What Cover Is Provided?

Capital Benefits

A lump sum benefit is payable in the event of a death or permanent disability arising from an accident whilst participating in the sport as described in points (a-e). The scale of benefits is defined in the policy.

The maximum benefit payable for Death is \$50,000 as per the scale of benefits as defined by the policy. Limited to \$10,000 for persons under 18 years of age.

The maximum benefit for Permanent Paraplegia and Quadriplegia and Permanent and Incurable Insanity is \$50,000.

Other Capital Benefits are as per the scale of benefits as defined by the policy wording.

Non-Medicare Medical Expenses

This covers insured persons for *non-medicare medical* expenses. The policy is for reimbursement only.

That is, the member must pay the account and then claim reimbursement from this insurance cover.

The most common "Non Medicare" expenses include:

- Private Hospital Bed and Theatre Fees
- Chiropractic
- Physiotherapy
- Dental
- Ambulance
- Osteopathy
- Orthotics, splints, prosthesis

Due to the National Health Act, no coverage can be provided for medical expenses which are claimable through Medicare including the Medicare Gap.

The Benefits: Reimbursement up to 80% of non-Medicare medical costs, up to \$3,000 per injury.

Excess: \$200 excess applies to each injury, nil if privately insured.

Conditions:

- If a member belongs to a private health fund, they must claim from that fund first.
- Non Medicare Medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.
- All medical treatment must be certified necessary by a registered medical practitioner.

Optional Additional Cover Available

Loss of Income

This only applies if your association/club has purchased this cover, please contact Touch Football Australia to confirm if this cover applies to you.

This benefit provides cover for 75% of earnings lost up to a maximum of \$250 per week, whichever is the lesser. The excluded period of claim is 14 days. The maximum benefit period is 52 weeks.

The amount of any weekly benefit payable is reduced by the amount of any periodic compensation benefits payable under any other insurance policy or employer or any other source so that the total amount of any such benefits and the weekly benefits payable do not exceed the policy limit.

Student Assistance Benefit

Pays 80% up to \$200 per week for any one claim for the actual cost of home tutorial by a qualified tutor which has been certified as necessary for the duration of total disablement by a registered and legally qualified medical practitioner up to the policy limits. A 14 day excess period applies. The maximum benefit period is 52 weeks.

You must be a full time student at an accredited institution of higher learning, who does not earn an income, to be eligible for this benefit.

No compensation is payable under this section if you are seeking a benefit for Household Help.

Home Help Benefit

Pays non-wage earners 100% of costs up to \$200 per week for reimbursement of actual costs of domestic help certified as necessary for the duration of total disablement by a registered and legally qualified medical practitioner up to the policy limits. A 14 day excess period applies. The maximum benefit period is 52 weeks.

No compensation is payable under this section if you are seeking a benefit for Student Assistance.

Parents Inconvenience Allowance

Pays up to \$25 per day to a maximum of \$1,500 any one claim for non medical expenses incurred directly relating to the injury. For the purposes of this section, non medical expenses include transportation and accommodation costs certified as necessary by a registered and legally qualified medical practitioner. It does not include wages lost by any person. No compensation is payable under this section if you are seeking a benefit for Loss of Income or Student Assistance or Household Help. The maximum benefit period is 52 weeks.

Funeral Expenses

Pays 100% of the actual costs of funeral expenses of an insured person up to a maximum of \$5,000.

