



Worldwide Sports Insurance

ABN 30 129 444 828

AFS Lic No.342385

WWSI is a Business Unit of PSCHorsell Insurance Pty Ltd

Level 12
189 Kent Street
Sydney NSW 2000

PO BOX N661
Grosvenor Place NSW 1220

TEL (02) 9247 1700
Fax (02) 9247 1733
Email: broking@pschorsell.com

Personal Accident Claims Examples for Touch Football Australia

The examples below are a guide only. You should always refer to the Policy Schedule and full policy wording if in doubt.

Examples are designed to show a variety of claims and how they would be settled while taking into account private health cover and the Medicare gap.

If you have any queries please contact your local Worldwide Sports Insurance office on 02 9247 1700.

Example 1

Hamstring Injury requiring physiotherapy treatment. Visits 1-5

\$50 each \$250.00@ 95% = \$237.50

Visits 6-10

\$50 each \$250.00 @ 80% = \$200.00

5 further visits

\$50 each \$250.00@ 75% = \$187.50

Subtotal \$625.00 Less Excess \$200.00

Benefit Payable- \$425.00



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Example2

Shoulder Injury requiring physiotherapy treatment. Claimant holds private insurance.

Visits 1-5

\$50 each \$250.00@ 95% = \$237.50

Less Health Benefit \$100.00 = \$137.50

Visits 6-10

\$50 each \$250.00 @ 80% = \$200.00

Less Health Benefit \$100.00 = \$100.00

5 further visits

\$50 each \$250.00@ 75%=\$187.50

Less Health Benefit \$100.00 = \$87.50

Subtotal \$325.00 Less Excess \$200.00

Benefit Payable- \$125.00

Example3

ACL knee reconstruction requiring surgical operation in a private hospital and rehab physiotherapy.

Private hospital accommodation \$500.00 @ 80% = \$400.00

Operating Theatre fee \$1100.00 @ 80% = \$880.00

Prosthesis \$400.00 @ 80% = \$320.00

Orthopaedic Surgeon's Fee \$1200.00 - Medicare rebate \$700.00 **Gap \$500.00 Medicare gap not claimable.**

Anaesthetist's Fee \$850.00 Medicare rebate \$570.00 **Gap \$280.00 Medicare gap not claimable.**



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Physiotherapy: Visits 1-5

\$50 each \$250.00@ 95% = \$237.50

Visits 6-10 -\$50 each \$250.00@ 80% = \$200.00

8 remaining visits@ \$50 each \$400.00@ 75% = \$300.00

Subtotal \$2337.50 -Less Excess \$200.00

Benefit Payable - \$2137.50