



## Participant Insurance Coverage Summary for 2016/2017

*Dear Indoor Sports NSW Participants,*

We are pleased to present this quick guide to the 2016/2017 Indoor Sports NSW Sports Injury Insurance Program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available from the ISNSW website ([www.indoorsportsnsw.org.au](http://www.indoorsportsnsw.org.au)) or call Arthur J Gallagher on 02 8838 5779.

The cover provided is not “comprehensive” and as such we encourage all participants to take out Private Health, Life and Income Protection Insurance according to their own individual needs and circumstances. It is an individual’s responsibility to ensure that he/she has adequate insurance cover for his/her needs.

We wish all participants a safe and enjoyable season.

Yours sincerely

**Kim Thomson**  
Account Executive  
Arthur J Gallagher





## Sports Injury Insurance Summary

### Insured Persons:

All declared participating participants officials, coaches, instructors, trainers, first aid personnel, administrators, committee members and voluntary workers of Indoor Sports NSW and Declared Centres .

### Period of Insurance:

From 4:00pm on 30<sup>th</sup> September 2016 to 4:00pm 30<sup>th</sup> September 2017

### Description of Business:

Principally participation in Indoor Sports Centres Activities

### Scope of Cover:

Cover applies whilst:-

1. Taking part in a competition, game, performance or training session;
2. Attending social functions;
3. Travelling to or from a competition, game, performance, social function, training session, administrative, fundraising or volunteer activity;
4. Staying away from home to take part in a competition, game, performance, social function, training session or administrative activities;
5. Engaged in administrative, fundraising or volunteer activities.





**Schedule of Cover:**

<b>Limit(s) of Liability:</b>	The amount(s) set hereunder represent the Insurer(s) maximum Limit(s) of Liability any one loss or series of losses arising out of one original source or cause at any one Situation subject to any lesser Limit(s) of Liability specified elsewhere in the Policy and Schedule:
<b>Aggregate Limit of Liability - All Policy Sections</b>	\$3,000,000
<b>Capital Benefits:</b>	<p>The cover under this section provides \$100,000 for death resulting from accident, and \$250,000 for Paraplegia and Quadriplegia disabilities.</p> <p>All other permanent disabilities are calculated using a percentage of the death benefit depending on the severity of the injury. For full details of these percentages, please refer to the Schedule of Capital Benefits contained in the policy wording.</p> <p>Note Death is limited to 20% for Members whose age is less than 18</p>
<b>Modification Expenses:</b>	The cover under this section provides for costs necessary up to a maximum of \$10,000 to modify the Member's home and/or motor vehicle, or relocating to a suitable home if they are entitled to 100% of the Capital Benefit.
<b>Funeral Expenses:</b>	The cover under this section reimburses funeral costs up to a maximum of \$5,000.
<b>In Memoriam Benefit:</b>	The cover under this section provides for reasonable costs associated with observance of the death of a Member up to a maximum amount of \$1,000.
<b>Loss of Earnings</b>	NOT INSURED
<b>Student Help</b>	NOT INSURED
<b>Home help</b>	NOT INSURED
<b>Parents Allowance:</b>	The cover under this section reimburses \$25 per day in-patient benefit to a full time student under 25 years of age for continuous confinement in hospital because of an accident. The benefit is limited to \$1,500.
<b>Dependent Children's Allowance:</b>	The cover under this section provides for reasonable costs incurred by the Dependent Children of a Member whilst the Member is undergoing medical treatment. The benefit is limited to \$500.





<p><b>Medical &amp; Dental Costs:</b></p>	<p>The cover under this section reimburses 85% of non-Medicare medical treatment including ambulance, hospital accommodation / theatre fees, orthotics, splints, prosthesis, treatments given by a dentist, chiropractor, masseur, naturopath, osteopath or physiotherapist. The maximum benefit for this section is \$2,500. All treatment must be certified by a registered medical practitioner and not subject to any Medicare rebate. All claims are subject to a \$100 excess if no private health cover and \$50 excess with Private Health Insurance. Any expenses must be incurred within 12 months of the insured person sustaining the injury.</p>
<p><b>Home Nursing Care:</b></p>	<p>The cover under this section provides for nursing care provided by a registered nurse (not related to the Member) where they are confined to bed for a period of not less than 7 days if certified medically necessary.</p> <p>The maximum weekly benefit payable is \$300 per week, and is subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.</p>
<p><b>Ancillary Non-Medical Expenses:</b></p>	<p>The cover under this section provides for ancillary non-medical expenses (expenses related to medical treatment if certified as necessary. i.e. expenses include items such as travel to receive treatment, but does not include wages lost by any person). The maximum payable under this benefit is \$1,500.</p>
<p><b>Rehabilitation Benefits:</b></p>	<p>The cover under this section provides for reimbursement of:</p> <ul style="list-style-type: none"> <li>a. Tuition or advice fees from a vocational college if certified as necessary and agreed to; the maximum payable under this benefit is \$3,000.</li> <li>b. Rehabilitation expenses (eg gym membership) certified as necessary and agreed to; the maximum payable under this benefit is \$500</li> </ul>
<p><b>Unexpired Membership Reimbursement Benefit:</b></p>	<p>The cover under this section provides for pro-rata refund of your club's or association's membership/registration fee from the date of injury if the Member can't play for the rest of the season. The maximum payable under this benefit is \$500.</p>
<p style="text-align: center;"><b>Please refer to Full Policy Wording for Terms and Conditions</b></p>	





### How do I make a Sports Injury claim?

To make a claim for injury, take the following steps within 30 days of the injury occurring.

#### Step 1:

Obtain a claim form from ISNSW website ([www.indoorsportsnsw.org.au](http://www.indoorsportsnsw.org.au)) or direct from ISNSW Office, please contact Wendy Pope on 02 8736 1225 or email [admin@indoorsportsnsw.org.au](mailto:admin@indoorsportsnsw.org.au)

#### Step 2:

Arrange for your doctor to complete the "Medical Statement"

#### Step 3:

Arrange for your Declared Indoor Sports Centre to complete "The Member Centre Declaration"

#### Step 4:

Return the completed claim form to Indoor Sports NSW within 30 days of the injury occurring.

### How do I find out more?

Indoor Sports NSW Inc.  
Wendy Pope  
PO Box 3272

RHODES POST OFFICE NSW 2138

Phone: (02) 8736 1225

Fax: (02) 8736 1227

Website: [www.indoorsportsnsw.org.au](http://www.indoorsportsnsw.org.au)

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