# **HOW DO I MAKE A CLAIM?**

Any incident that may give rise to a claim under an contract of Personal Accident and or Loss of Income Insurance should always be referred directly to Sportscover at the earliest possible opportunity and within 30 days of the incident.

### **FOR CLAIMANTS**

- When injured, report your injury to your Affiliate immediately. Your affiliate must ensure they have forwarded to Touch Football Australia (via state office) competition dates and affiliation/insurance fees due for the current competition the injury occurred along with a copy of the relevant game sheet.
- 2. The injured must report the incident to Sportscover within 30 days via:
  - Touch Football Australia website www.touchfootball.com.au OR
  - Email Sportscover at asiapac.claims@sportcover.com OR
  - Phone Sportscover on 1300 134 956
  - Refer to Sportscover website and submit the Claim Form Request by following www.sportscover.com/pa\_claim\_request.asp
- Sportscover will lodge the individual claim online and send you any additional requirements by email or post.
- When treatment is complete please forward all Accounts (including the Game Sheet) to Sportscover and also keep copies for yourself.

Claims Department Sportscover Australia Pty Ltd Locked Bag 6002 Wheelers Hill, Victoria 3150



### **Touch Football Australia**

Phone: (+612) 6212 2800

Toll Free 1800 654 951

Fax: (+612) 6212 2822
Office Address:

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

**Postal Address:** 

PO Box 9078, Deakin, ACT, 2600

www.touchfootball.com.au



## **Worldwide Sports Insurance**

AFS Licence No 342 385 ABN 30 129 444 82 Level 12, 189 Kent Street Sydney NSW 2000 PO Box N661, Grosvenor Place Sydney NSW 1220

Phone: (02) 9247 1700 Toll Free 1300 722 990

(outside Sydney Metro Area) Fax: (02) 9247 1733

www.wwsi.com.au



## **Sportscover**

271-273 Wellington Road, Mulgrave, 3170 Locked Bag 6003, Wheelers Hill, Vic, 3150 Fax +61 3 8562 9111

Claims 1300 134 956 (Aust Only) Phone +61 3 8562 9100 www.sportscover.com



Touch Football Australia, WWSI and Sportscover are committed to providing the touch football community with a first class Sports Insurance Scheme.

Whilst the National Insurance Scheme (NIS) provides basic levels of cover for players and others participating in Touch Football, it is not all encompassing and does not seek to replace the need for private health and other insurances.

TFA encourages all players and officials to take out their own Private Health Insurance, Life Insurance and Loss of Income coverage over and above the coverage provided under this Scheme.

# WHO IS COVERED?

The Scheme extends to provide coverage to the following affiliated 'Insured Persons' between the ages of 3 to 80 years of age:

- Registered playing members
- Officials (Referees)
- Non-Playing Officials
  - Coaches
  - Assistant Coaches
  - Team Managers
  - Selectors and Other Match Officials
  - Members of the Board of Management
  - Directors
  - Employees
  - Administrators
  - Executive Officers
  - Voluntary Workers

# WHEN AM I COVERED?

- Playing in official Matches
- 2. Engaged in organised Training and/or Practice
- 3. Travelling directly to, from or between official matches or training, your place of residence or place of employment
- Staying away from your home district for the purpose of participating in representative matches/activities
- Engaged in administrative or organised social activities for your affiliated Association, Competition, Club or Touch Football Australia.

# WHAT COVER IS PROVIDED?

### **Capital Benefits**

A lump sum benefit is payable in the event of death or permanent disability arising from an accident whilst participating in the sport. The scale of benefits is defined in the policy.

The maximum benefit payable for Death is \$100,000 as defined by the policy. Limited to \$10,000 for persons under 18 years of age.

The maximum benefit for Other Permanent Disabilities is \$50,000.

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

# Non-Medicare Medical Expenses

This covers Insured Persons for non-medicare medical benefits. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement.

The most common "Non Medicare" expenses include:

- Private Hospital Accommodation
- Theatre Fees
- Ambulance Transport Costs
- Chiropractic
- Dental Services
- · Ancillary Medical Procedures
- · Orthotics, Splints & Prosthesis
- Physiotherapy

### Note:

This policy does NOT cover the Medicare Gap.

Pays 80% of expenses up to \$3,000 for non-medicare medical expenses.

A \$200 Excess per each claim. NIL if claimant is Privately Insured.

# 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 the 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 25 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 \$50 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 of 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.