

## **IMPORTANT INFORMATION ABOUT PERSONAL INJURY COVER FOR FLAGSTAFF HILL FOOTBALL CLUB PLAYERS, OFFICIALS AND VOLUNTEERS**

The following is a brief summary about the Personal Injury Cover the Club has for the 2013 Season. The cover applies during games and at practice, and whilst travelling to or from, or participating in an official Club activity. It covers officials and volunteers as well as players.

- **As this cover has a number of limitations, all participants are strongly encouraged to investigate the benefits of private health insurance.**
- **Also be aware that players are not covered for loss of income.** The cost of providing this cover by the Club is prohibitive, so **players who may require this type of coverage need to make private arrangements.**

All SANFL affiliated clubs are required to have minimum Bronze Level cover for Non-Medicare Medical Benefits and Capital Benefits. (These terms are explained below.)

Flagstaff Hill Football Club increased the level of cover in 2007 so all participants are now insured at the Silver Level. At the Silver Level, reimbursements are calculated at a rate of 75% of the cost for services claimable (instead of 50%), less an excess of \$75 (instead of \$100).

### **Non-Medicare Medical Benefits**

Due to the requirements of the Health Insurance Act, the Non-Medicare medical expenses covered in the policy are only those that are **not** standard Medicare Items. This means that charges for treatment by a medical doctor, surgeon, anaesthetist, X-Ray expenses, \*MRI Scans and Public Hospital Patient treatment **are not** covered. Due to legislation, the Medicare gap is not covered either.

- Services that **are** covered include: physiotherapy, chiropractic, dental, private hospital and ambulance costs.
- Only 75% of the Non-Medicare medical expenses are reimbursed. A \$75 excess applies, with a maximum of \$2,500 benefit per claim.

### **Capital Benefits**

Capital Benefits provide cover for death or permanent disability. The amount of cover is \$150,000 (or \$30,000 if under 18).

**Capital Benefits** have discounted levels of cover. For example, 100% of the maximum amount is payable in the case of death or the permanent loss of sight in both eyes, whilst 30% of the maximum amount is payable for the loss of, or permanent loss of the use of a thumb. There are various schedules and amounts for other disabilities.

- Note that persons under the influence of alcohol or a drug are excluded from the policy, as is a person with a pre-existing illness or disease or who **plays against medical advice**.

### **Further Information**

The Club's insurance is with JLT Sport, a subsidiary of Jardine Lloyd Thompson, the world's fifth largest insurance broker by premium volume, and has been arranged for all leagues through the AFL.

FHFC Club Secretary (Melissa Ready) or Treasurer (Grant McAvaney) can assist with further information, or you can contact JLT Sport direct on 1300 130 373, or access their website at [www.jltsport.com.au](http://www.jltsport.com.au)

### **To make a claim.....**

- Access the JLT Sport website ([www.jltsport.com.au](http://www.jltsport.com.au)) and download a claim form.
- Send the form to Echelon Australia. Details are on the form, or ring them on 1800 640 009.

**The above is only a brief summary. Further details are available from the JLT website.**

\*Note: MRI Scans are generally claimable through Medicare, however sometimes the referrer and/or provider is not registered with Medicare. In this case you can claim through your Personal Accident policy.