



## **IMPORTANT INFORMATION ABOUT INSURANCE COVERAGE FOR FLAGSTAFF HILL FOOTBALL CLUB PLAYERS AND OFFICIALS:**

- Please take time to read the following details about the insurance policy the Club has for the 2011 Season.
- Please be aware that players are not covered for loss of income. Extensive investigation into the costs of this insurance has been done over the years, but unfortunately the cost of providing this cover for all players is prohibitive. Players who require this type of coverage need to make private arrangements. This is available through JLT, and further details are on their website under top-up cover.

All SANFL affiliated clubs are required to have Bronze Level insurance that includes Non-Medicare medical and Personal Accident expenses.

**Flagstaff Hill Football Club increased the level of insurance in 2007 so ALL players and officials are insured at the Silver Level - further proof of the Club's commitment in looking after the health and well-being of our members.**

This means that 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).

**The Non-Medicare medical expenses covered in the policy are those that are not standard Medicare Items**, due to the requirements of the Health Insurance Act.

- 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. (The previous Bronze Level had a \$2,000 limit and 50% reimbursement of costs.)
- This means that charges for treatment by a medical doctor, surgeon, anaesthetist, surgeons assistant, X-Ray expenses, \*MRI Scans and Public Hospital Patient treatment are not covered. Due to legislation, this does not include the Medicare gap.

The **Capital Benefits** clause covers members in games and at practice, and whilst travelling to or from an official Club activity. The amount of cover is \$100,000 (or \$20,000 if under 18). This was previously known as Tragedy Benefits Insurance and covers death or permanent disability.

- **Capital Benefits** have discounted levels of cover. For example, 100% of the maximum amount is payable in the case of death, permanent and incurable quadriplegia or paraplegia, 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.
- If a member is aged 30 years or under, they also receive cardiovascular/heart attack coverage if they suffer a heart attack whilst playing or training. Note that persons under the influence of alcohol or a drug are excluded from the policy, as are person with a pre-existing illness or disease, or they play against medical advice.

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

The 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 (Stephanie Dempsey) and Treasurer (Grant McAvaney) have claim forms and additional information on the level of coverage. They can assist you, or you can contact JLT Sport direct:

- By phoning JLT Sport Claims on 1800 640 009.
- By accessing the JLT Sport website ([www.jltsport.com.au](http://www.jltsport.com.au)) and downloading the claim form. This needs to be posted or faxed to Echelon Claims Services. Details are on the form.

**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.