

# Personal Accident Insurance Summary

## TAG LEAGUE COMPETITIONS

organised by Sportworx Pty Ltd



### INTRODUCTION

This Insurance Summary has been prepared by HDL Brokers as Insurance Brokers for the Sportworx Pty Ltd. It is designed to be used as a reference guide and provide general information with regards to the Sportworx Sports Personal Accident / Injury insurance program.

The information set out in this guide in no way overrides the terms and conditions set out in the policy document and it is important that each section be read in full. If there is any matter on which clarification is required, please contact HDL.

### WHO IS AN INSURED PARTICIPANT?

Any member of Sportworx Pty Ltd or any other person that is registered and actively engaged in a Tag League competition. This includes officials, administrators and/or volunteers acting for and on behalf of Sportworx.

- Theatre fee in private hospital where Medicare does not apply;
- Orthotics, splints and prosthesis where medically necessary for the treatment of the injury as advised by a medical practitioner.

**Note: Due to Federal Government Legislation (Sec126, Health Insurance Act 1973), General Insurers are unable to provide benefits on any Medicare related expenses, including gap payments.**

### WHEN IS COVER PROVIDED?

Cover is provided to a participant person when they are:

- a) Playing or taking part in club, representative, state or national games or competitions;
- b) Attending a training or practice session;
- c) Travelling directly to or from or between activities described in (a) or (b) above and the players normal place of residence or place of employment;
- d) Participating in administrative or organised social activities.

If available, the participant should first claim on their private health insurance and then the above benefits will apply to the difference between any applicable private health insurance rebate which the participant may be entitled to and the actual cost incurred.

Physiotherapy percentage benefits amounts are slight different as follows:

Visits 1 to 5	95%
Visits 6 to 10	80%
All other visits	75%

### WHAT COVER IS PROVIDED?

#### Capital benefits – Death and Permanent Disability

A lump sum benefit is payable in the event of a death or a permanent disability – the capital benefits payable includes:

- \$75,000 for a death of a participant

### HOW LONG DO YOU HAVE TO REPORT YOUR INJURY?

All incidences that are likely to give rise to a claim should be notified within 30 days after the occurrence or as soon as reasonably practical.

#### Medical benefits – Non-Medicare expenses

Benefit percentage:	85%
Maximum benefit per injury:	\$2,500
Excess	\$50
Benefit Period:	Up to a maximum of 52 weeks

### HOW TO MAKE A CLAIM

Written notification should be provided to Sportworx and HDL in the event of any incident which may give rise to a claim within 30 days of the incidence occurring.

Up to \$2,500 of cover is provided, subject to deduction of the excess if applicable, for 85% of the below mentioned non-Medicare expenses should a participant suffer an injury:

- Private hospital accommodation;
- Ambulance transport costs;
- Chiropractic;
- Dental services (to sound whole teeth only);
- Ancillary medical procedures;

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**Steps to follow in order to make a claim:**

1. Complete an ATC Insurance Solutions claim form;
2. Gather all supporting documents and medical evidence including any non-Medicare original medical tax invoices and receipts that have been incurred;
3. Submit the claim form and supporting documents to Sportworx and to ATC Insurance Solutions as per the contact details below:

Email: [info@atcis.com.au](mailto:info@atcis.com.au)

Mail: Claims Department  
Level 4, 451 Little Bourke Street  
MELBOURNE VIC 3000

**Notes when submitting a claim:**

- a) A claim cannot be processed if the claim form is incomplete or illegible. To ensure that a claim is processed without delay please ensure all sections on the claim form are fully complete.
- b) Persons required to fully complete the claim form include:
  - Injured participant
  - A witness of the incident if possible
  - An authorised office bearer of Sportworx
  - Treating doctor or physician.

- c) Claims will only be accepted by ATC Insurance Solutions following the receipt of the completed claim form within the notification period along with any satisfactory medical evidence or other such documents reasonably required. If non-Medicare expenses have already been incurred, please attached the original tax invoice along with a receipt confirming that account has been paid.

**HDL CONTACT DETAILS**

For further information about the Sportworx insurance program or how to make a claim, please contact:

*Leesa Pickles*

Ph. 02 9252 7317

Mobile 0412 511 526

Email [lpickles@HDLbrokers.com.au](mailto:lpickles@HDLbrokers.com.au)

**OTHER IMPORTANT INFORMATION**

1. The insurance program period runs from 30 April 2018 to 30 April 2019
2. The insurers are Certain Underwriters at Lloyd's.
3. SportWorx Pty Ltd is not and does not represent itself as a licensed insurer or insurance broker by endorsing the products referred to in this summary.
4. For further details of the services provided by HDL please contact us on the number above or consult our Financial Services Guide available at [www.HDLbrokers.com.au](http://www.HDLbrokers.com.au)