

Personal Accident Insurance - Summary of Benefits

Capital Benefits:

- Death: \$100,000 (\$20,000 if under 18 years of age)
- Other Permanent Disabilities: A percentage of \$50,000 depending on the injury
- Includes: \$10,000 for becoming HIV positive as a result of playing in the sport

Non-Medicare Medical Benefits:

- Pays 85% of expenses up to \$2,500 for Non-Medicare medical expenses, including but not limited to:
 - Private Hospital Accommodation
 - Ambulance Transport Cost
 - Chiropractic
 - Dental Services (to sound whole teeth)
 - Ancillary Medical Procedures
 - Theatre Fees in Private Hospitals where Medicare does not apply
 - Orthotics, Splints and Prosthesis where medically necessary
- Physiotherapy pays 95% for the first 5 visits, 85% for the following 5 visits and 75% thereafter
- Private Health cover kicks in first where applicable
- Does NOT cover the Medicare Gap.
- A \$50 excess per injury applies
- \$2,000 repatriation benefit is included if hospitalised for more than 3 days and more than 200km from home (in Australia)

Loss of Income:

- Pays up to 75% of net income of full-time workers after the 14 day excess, limited to \$250 per week (payable for 52 weeks)

Additional Expenses:

- Pays up to \$250 per week for necessary home tuition for full-time students (10 day excess, payable for 52 weeks)
- Pays up to \$250 per week for necessary domestic home help for non-income earners (10 day excess, payable for 52 weeks)
- Parents Inconvenience – pays up to \$1,500 for necessary transport and accommodation costs as a result of the injury
- Rehabilitation – pays up to \$500 for medically necessary rehabilitation. Includes gym, pilates, personal trainer etc. Also includes up to \$3,000 for vocational school if required and agreed
- Bed Care – pays up to \$300 per week if confined to a bed for more than 7 days and under continuous care of a registered nurse
- Dependant Children's Allowance – pays up to \$500 for the dependant children of the injured person if necessary
- Home Renovation – pays 80% of costs up to \$10,000 for certain permanent disabilities
- Funeral Expenses – pays up to \$5,000
- In Memoriam Benefit – pays up to \$1,000
- Kidnapping Benefit – pays up to \$10,000
- Membership Benefit – pays pro rata up to \$500 of club membership fees if the injured person cannot continue to play because of their injury

How to Make a Claim:

- Call the claims hotline on 1300 134 956 and report the claim – make sure you have your policy number, or
- Go to <http://www.sportscover.com/claims.asp> and report the claim online. You will then be able to track your claim using the pin number provided.