



Volleyball Australia Athlete Quick Guide

2016/2017 National Insurance Program



Arthur J. Gallagher
BUSINESS WITHOUT BARRIERS™



Dear Volleyball Australia Members,

We are pleased to present this quick guide to the 2016/2017 VA Sport Injury Rehabilitation Insurance Program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available by calling Arthur J. Gallagher on **1800 SPORT 0 (1800 776 780)**.

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the "Medicare Gap", (refer section 67 of the National Health Act 1953 as amended).

The cover provided is not "comprehensive" and is intended to compliment other insurance cover taken. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health) and we encourage all participants to consider their own individual needs and circumstances in relation to Private Health, Life and Income Protection Insurance. It is an individual's responsibility to ensure that he/she has adequate insurance cover for his/her needs.

We wish all participants a safe and enjoyable 2016/2017 Season.

Yours sincerely,

Terry Berryman
Sports Account Executive
Arthur J. Gallagher

Endorsed by,

Mathieu Meriaux
Chief Executive Officer
Volleyball Australia Ltd



Insured Persons

Category 1

All registered Volleyball Australia players representing Australia at International events, all registered Volleyball Australia Voluntary Workers and Officials.

Category 2

All other Volleyball Australia registered players.

Scope of Cover

Cover is limited to injury* whilst and insured person is: –

- Playing in sanctioned club and representative games, competitions and performances;
- Participating in sanctioned training or practice sessions, or official functions arranged by the State or Affiliated Associations;
- Travelling to or from sanctioned club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured;
- Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating;
- Whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured.

* Injury, means bodily injury which:

- Is sustained by an Insured Person during the Period of Insurance and while they are covered as an Insured Person under this Policy;
- Results from an Accident and is caused by sudden, violent, external and visible means; and
- Occurs solely, directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital conditions or heatstroke, except illness or sickness directly resulting from, or medical or surgical treatment rendered necessary by such Injury; and
- Occurs whilst engaged in the above listed sanctioned activities.



Benefits

Section A – Capital Benefits

Accidental Death	\$150,000
Other Capital Benefits	\$250,000

Section B – Weekly Benefits

Loss of Earnings	Max 100% up to \$500 per week
Student Assistance	Max 100% up to \$500 per week
Home Help	Max 100% up to \$500 per week
Excess - 7 days, Maximum 52 weeks benefit	

Section C – Non-Medicare Medical

- 85% to a maximum of \$5,000 (Category 1) or \$3,000 (Category 2) per injury
- Excess \$50 where no private health exists; otherwise \$0 excess applies.
- Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider

Section D – Other Benefits

- Home Nursing Care - \$300 per week / 7 day excess / 52 week benefit period
- Funeral expenses - \$7,500
- Home Modification Expenses - \$10,000
- In Memoriam Benefit - \$1,000
- Parents Allowance - \$25 per day in-patient benefit up to \$1,500.
- Ancillary Non-Medical Expenses - \$1,500
- Rehabilitation Benefits – up to \$3,000 for Vocational College expenses and \$500 for gym membership
- Double Capital Benefit for Under 12 year olds – Permanent Total Disablement or Permanent Paralysis of all limbs the capital benefit is doubled.

Sports Liability Cover

Public & Products Liability	\$ 20,000,000
Association Liability	\$ 10,000,000
Professional Indemnity	\$ 10,000,000

Important: Please view Insurance Handbook for full terms, conditions and excesses applicable.

How do I make a claim?

All claims should be lodged at least within 30 days of the date of injury. When a player is injured and wishes to submit a claim the following procedure needs to be followed:

1. Obtain a specialised AJG Volleyball Australia Sports Injury Rehabilitation Claim Form from Arthur J. Gallagher by calling 1800 SPORT 0 (1800 776 780) or emailing sport.brisbane@ajg.com.au.
2. Arrange for your treating doctor to complete the "Doctors Statement".
3. Arrange for your Association to complete the "Declaration".
4. If claiming for loss of income, have your employer complete the "Employer Statement".
5. Send your fully completed claim form to the below:

Volleyball Australia Claims
Arthur J. Gallagher
GPO Box 1113
BRISBANE QLD 4001

Or

Email: sport.brisbane@ajg.com.au

Or

Fax: (07) 3367 5100

NOTE: PLEASE REFER TO POLICY WORDING FOR FULL TERMS, CONDITIONS, AND EXCLUSIONS.



Locally focused. Nationally resourced. Internationally represented.

Direct to your AJG Sport branch
1800 SPORT 0
www.ajg.com.au/va

Arthur J. Gallagher & Co (Aus) Limited. ABN 34 005 543 920.
AFSL 238312.



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