



State Volleyball NSW Player Accident Insurance Summary

Dear SVNSW Members,

Please find enclosed a summary of the Player Accident insurance which is a benefit of SVNSW Membership. Over the page are details of the coverage but please take note of the following instructions relating to injuries:

Sportscover are the insurer for the Player Accident insurance and will handle your claim. If you suffer a training or playing injury please contact Sportscover about your claim:

Phone: **1300 134 956** or;
Online Claim Request: http://sportscover.com/pa_claim_request.asp
The Policy Number: PMEL99/0088642

Below is a summary of the cover provided under the SVNSW Player Accident insurance programme for the period 31/10/2012 to 31/10/2013.

It is important to note that the cover provided is not "comprehensive" and as such we encourage all players and officials to take out their own Private Health, Life and Income Protection Insurance according to their own individual needs and circumstances. It is an individual's responsibility to ensure that they have adequate insurance cover for their needs. Insurance Advisernet Financial Services can assist with Life and Income Protection insurances. Their contact details can be found at: www.iafs.net.au

Please also note that by law the Player Accident policy does not cover any Medicare Items. You will need to claim those items back directly from Medicare.

We wish all participants a safe and enjoyable 2013 State Volleyball NSW season.

Yours sincerely,

Simon Trowell
Authorised Representative (No 407330)
Insurance Advisernet Australia

Michelle Slack-Smith
Executive Officer
State Volleyball NSW



Please refer to the Policy Wording for full details of the cover. The information below is a summary only.

INSURED:

All registered players and volunteers of State Volleyball NSW Inc.

ACCIDENT means:

A sudden, unexpected, unusual, specific event which occurs at a definable time and place. (Please note the cover provided is for accidents only. The policy does not cover sickness or illness of any kind).

SCOPE OF COVER:

The Player Accident policy provides cover to the insured person for death, disability or injury due to an accident that occurs whilst they are:

- (a) Taking part in a competition or game.
- (b) Taking part in a training session.
- (c) Travelling to or from a competition, game, social function, training session, administrative, fundraising or volunteer activity (from their home or work).
(Note: Benefits for Death and Permanent Disability are restricted to 20% of the Capital Sum Insured for accidents that occur whilst travelling).
- (d) Staying away from home to take part in a competition, game, social function, training session or administrative activity.
- (e) Engaged in administrative, fundraising or volunteer activities.

SUMMARY OF COVER:

UNDERWRITTEN BY Sportscover Syndicate 3334 at Lloyd`s

Section 4.1 Capital Benefits	The percentage of this amount which is Payable for each of Events 1 to 14 is set out in the policy	\$ 50,000
Section 4.2.1 Medical Benefits	The percentage of the Non Medicare Medical Expenses covered under this section is	85%
Section 4.2.2 Physio Benefits	The percentage of physiotherapy expenses covered under this Section is	75%-95% (Dependent on number of visits)
The Excess payable for each claim under Section 4.2 is		\$100
The maximum amount payable per claim under Section 4.2 is		\$2,000
Section 4.3.1 Loss of Income	The amount payable is the lesser of 90 % Net Income Lost or	\$350 Per Week
Section 4.3.2 Student Allowance		\$350 Per Week
Section 4.3.3 Domestic Home Help		\$350 Per Week
The Excess Period under Section 4.3 is		7 Days
The Maximum Benefit Period under Section 4.3 is		52 Weeks
Section 4.4 All benefits excluding 4.4.1		Refer Below
Section 4.4.1 Injury Assistance	The maximum amount per claim is	\$1,500 Limit

SECTION 4.4: OTHER BENEFITS

Rehabilitation Benefits:	Up to \$500
Bed Care:	Up to \$300 per week
Dependant Children's Allowance:	Limit of \$500
Home Renovation Expenses:	Up to \$10,000 if Member is entitled to events 2 to 7 of the Capital Benefit cover
Funeral Expenses Benefit:	Up to a maximum of \$5,000
In Memoriam Benefit:	Up to a maximum of \$1,000
Kidnapping:	10% of the Capital Benefit
Membership Benefit:	Up to \$500

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



HOW TO MAKE A CLAIM:

To make a claim for injury, take the following steps within 30 days of the injury:

- 1: Obtain a claim form from Sportscover:
Phone: **1300 134 956** or;
Online Claim Request: http://sportscover.com/pa_claim_request.asp
The Policy Number: PMEL99/0088642

- 2: Arrange for your doctor to complete the "Medical Statement"

- 3: Arrange for your club secretary to complete "The Club's Declaration"

If claiming loss of income have the employer complete "The Employer's Declaration".

- 4: Return the completed claim form to Sportscover as soon as possible together with any non medicare medical receipts i.e. physio receipts. If you have Private Health Insurance please lodge a claim with your provider prior to submitting your claim to Sportscover.

5. Sportscover will send you a Claim Number and Access PIN so that you can track your claim online via their website.

For any general queries please contact:

Simon Trowell

Authorised Representative of Insurance Advisernet Australia Pty Ltd No 407330

Phone: 02 9964 7362

Fax: 02 9954 1809

Email: stowell@iaa.net.au