

FOOTBALL NSW LIMITED ~ ACCIDENT SUPPORT PROGRAM COMMENCING 1 JANUARY 2011

SUMMARY OF PROGRAM SUPPORT

1. Only available to fully financial members (Players cannot claim unless they have correctly registered and their registration fees have been paid in full)
2. It is designed to supplement Loss of Income and Non Medicare Expenses
3. The benefits are limited
4. It is not a Health Insurance Scheme
5. It is not a Workers Compensation Scheme

MAIN BENEFITS

LOSS OF INCOME	Maximum \$200 per week for up to 52 weeks subject to an Excess of the first 7 days of disability
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NON MEDICARE MEDICAL EXPENSES	<p>Maximum \$5,000 any one injury but by Law we are only able to assist with non Medicare Items of expenditure such as</p> <ul style="list-style-type: none">PhysiotherapyChiropracticOsteopathyNaturopathyMassageAcupunctureAmbulanceDentalPrivate Hospital (accommodation/theatre fees/prosthesis)Orthotics prescribed by Surgeon after surgery <p>A limit of \$350 per injury applies to physiotherapy or chiropractic treatment unless surgery is involved</p> <p>An excess of \$50 applies under this section for claimants who do not have private health cover</p>
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DEATH & DISABLEMENT	<p>Under this section of the policy a schedule of benefits applies in the event of Death or Permanent disability caused by an injury detailed in the Flyer and Policy Document Attached.</p> <p>A limit of \$20,000 applies under this section for persons aged under 18 years.</p> <p>Some examples of Disability paid as a result of injury are:</p> <p>Total & Permanent Disability – \$100,000</p>
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Loss of sight – 1 or both eyes – \$100,000

Loss of hearing – 1 ear – \$50,000

Loss of hearing – both ears – \$100,000

Accidental Death – \$100,000

STUDENT ASSISTANCE BENEFIT	Reimburses 85% of expenses incurred for home tutorial by a qualified tutor up to \$200 per week. Medical certificates certifying inability to attend normal place of education and bonafide receipts must be supplied. Cover period is 52 weeks and a seven (7) day Excess applies
HOUSEHOLD HELP ALLOWANCE	Reimburses non-wage earners 85% of expenses incurred for home help and child minding up to \$200 per week. Medical certificates certifying inability to attend to usual household duties must be supplied. Cover period is 52 weeks and a seven (7) day Excess applies.
PARENTS INCONVENIENCE ALLOWANCE	When a dependent child who is a full time student under the age of 18 years is hospitalised, the policy pays the parent/guardian \$25 per day to offset costs of visitation. Proof of hospital admission and discharge dates must be supplied. An Excess of 24 hours applies and the maximum benefit is \$1500.
MODIFICATION BENEFIT	If an insured person is paid a Capital benefit under any of the payable conditions 2,4,5 or 7 of the Capital Benefits scale, we will also pay for the cost necessarily incurred by the insured person in modifying their Motor vehicle, their Home or costs in relocating to a suitable home, up to a maximum of \$20,000.

CLAIMS PROCEDURES for sports injuries are detailed for your assistance in the [Accident Support Program Flyer](#) and we recommend it be read for guidance as it will assist the quick payment of claims.

A Claim form is available below and must be completed and submitted to the Insurer within 90 days of the injury.

Should you need some help that your Club is not clear on, please contact the dedicated staff at QBE who will do their best to assist you – Julie – 02 82759174 or John – 02 8275 9192.

TOP-UP OPTION

Players are encouraged to consider increasing their Loss of Income benefit above the standard limit of \$200 per week for 52 weeks.

This option is available on a “per team basis” & we are pleased to inform you that BJS have negotiated reduced premiums for Seasons 2010 & 2011 for Teams/Clubs wishing to take up this option.

For further details on the TOP UP option, please contact [BJS Insurance Brokers P/L](#) or phone 0418398123