



Southern Sports Academy (NSW) Inc.

2019-2020 Insurance Quick Guide



Gallagher

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Dear Southern Sports Academy (NSW) Inc. Members

We are pleased to present this quick guide to the 2019/2020 Southern Sports (NSW) Inc. 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 on the Gallagher website at: sport.ajg.com.au.

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 to National Health Act 1953).

The cover provided under this program is not "comprehensive" and is intended to compliment other insurance cover you may have in place. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health insurance) and we encourage all participants to consider their own individual needs and circumstances in relation Private Health, Life and Income Protection insurance. It is an individual's responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable 2019-2020.

Yours sincerely,

Gallagher Sport

Insured Persons

Southern Sports Academy (NSW) Inc. including all members, players, coaches, referees, officials, first aid personnel, administrators and voluntary workers

Scope of Cover

Cover is limited to injury whilst & insured person is

- Participating in sanctioned club and associated activities including competitions and training sessions;
- Travelling to or from sanctioned club activities, 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 an itinerary for the purpose of participating or assisting in the activities of the insured.
- Whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured.

Injury Definition

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

Personal Accident Lump Sums Benefits

Accidental Death	\$100,000
Disability	\$100,000

Non Medicare Medical Benefit

Maximum Benefit	\$3,000
% Covered	85%
Excess	\$50

Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider

Loss of Income Benefits

Volunteers, Coaches & Officials	\$750
- Max % of Salary	100%
- Max Benefit Period	52 Weeks
- Excess Period	7 days
Athletes	\$500
- Max % of Salary	100%
- Max Benefit Period	52 Weeks
- Excess Period	7 days

Other Benefits

Rehabilitation Benefit	\$25,000
Return to work Benefit	\$25,000
Independent financial advice Benefit	\$5,000
Dependent child assistance Benefit	\$45,000
Surviving spouse partner Benefit	\$5,000
Unexpired membership Benefit	\$1,000
Home / Vehicle modification Benefit	\$10,000
Funeral expenses Benefit	\$10,000
In Memoriam Benefit	\$1,000
Kidnapping Benefit	\$10,000

Affiliated Club Liability Cover

Public & Products Liability	\$20,000,000
Professional Indemnity	\$5,000,000
Property in Care/Custody & Control	\$100,000
Excess	Nil

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 claim form from Gallagher by calling 1800 931 129 or download by visiting www.sport.ajg.com.au/make-a-claim
2. Arrange for your doctor to complete the 'Medical Statement' section of the claim form.
3. Arrange for your club President, Treasurer or Secretary to complete 'The Club's Declaration' section of the claim form.
4. Return the completed claim form to Gallagher via:

Email: sport@ajg.com.au
or by post to:

Gallagher Sporting Claims,
PO Box 302
Beenleigh QLD 4207

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



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