

Community Football Australia

Insurance Program



2020 Quick Guide



Gallagher

Insurance | Risk Management | Consulting



Dear Members of 'Over 35's Football', Queensland Independent Football, Toowoomba Community Football and South East Queensland Football,

We are pleased to present this quick guide to the 2020 Sports Injury 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 2020 season.

Yours sincerely,

Gallagher Sport

Scope of cover

Insured Persons

All Affiliated & Registered Club Entities, Players, Officials, Coaches, Administrators and Volunteers of Over 35's Football, Qld Independent Football and South East Queensland Football.

Scope of Cover - Personal Accident

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 insured;
- 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, in the context of this policy, 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 and Other Capital Benefits	\$100,000
---	-----------

Section B – Weekly Benefits

Loss of Earnings	Max 85% up to \$250 per week
Excess - 28 days, Maximum 52 weeks benefit period	

Section C – Non-Medicare Medical

- 85% to a maximum of \$2,500 per injury.
- Excess \$50 unless the covered person has private health cover.
- 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

Bed Care	\$50 per day / 7 day excess / 52 week benefit period
Funeral expenses	\$10,000
Home Modification Expenses	\$10,000
Independent financial advice	\$5,000
Dependent Child Assistance	\$5,000 per child up to maximum \$45,000
Chauffeur	\$250 per week / 26 week period
Rehabilitation	Up to \$5,000 for Vocational School expenses
Surviving Spouse / Partner	\$5,000 to the spouse of the deceased covered person.

Affiliated Club Entity Cover

Public & Products Liability	\$20,000,000
Professional Indemnity	\$5,000,000
Association Liability	\$5,000,000

IMPORTANT: Please refer to policy wording for full terms and conditions and exclusions

How do I make a claim?

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

Step 1:

Obtain a claim form from Gallagher by calling **1800 SPORT 0 (1800 776 780)** or download by visiting **sport.ajg.com.au/make-a-claim**.

Step 2:

Arrange for your doctor to complete the 'Medical Statement' section of the claim form.

Step 3:

Arrange for Rohan Cassell to complete 'The Club's Declaration' section of the claim form. If claiming loss of income, you will need your employer complete 'The Member's Employment Details' section of the claim form.

Step 4:

Return the completed claim form within 30 days of your injury occurring to Gallagher via: Email: **sport@ajg.com.au** or by post to:

Gallagher Sporting Claims,
PO Box 302, Beenleigh, QLD 4207.

IMPORTANT: Please refer to policy wording for full terms and conditions and exclusions.

Direct to your Insurance Advisor

sport.ajg.com.au

1800 776 780



Gallagher

Insurance | Risk Management | Consulting

Contact us

Arthur J. Gallagher & Co (Aus) Limited.

ABN 34 005 543 920, AFSL 238312

25 Main Street

Beenleigh QLD 4207

1800 776 780

sport@ajg.com.au

Arthur J. Gallagher & Co (Aus) Limited. Operates under AFSL No. 238312. Any advice provided in this document does not consider your objectives, financial situation or needs. You should consider if the insurance is suitable for you and read the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) before buying the insurance. If you purchase this insurance, we may charge you a fee for our service to you. Ask us for more details before we provide you with any services on this product. PDS available on request. Our FSG is available on our website, www.ajg.com.au. Arthur J. Gallagher & Co (Aus) Limited. ABN 34 005 543 920, Level 12, 80 Pacific Highway, North Sydney, NSW 2060. REF1890-APR18-V1.2