

# FOOTBALL NSW

## Personal Accident Insurance for Players



### PERSONAL ACCIDENT INSURANCE

The Football NSW Personal Accident Insurance covers team managers, referees, coaches, committee members, directors, office bearers, administrators, selectors, medical officers, physiotherapists, ambulance officers, voluntary workers and other match officials that are injured while engaged in activities sanctioned by Football NSW.

There are three categories of participants and an overview of the policy for each participant category is below:

Category 1 – Participants aged eighteen (18) years or older at the date of injury while engaged in:

1. Participating in official matches or training;
2. Travelling to participate in representative matches or authorised games;
3. Travelling directly to or from home and one of the activities (a) or (b).

Category 2 – Participants aged eighteen (18) years or older at the date of injury while engaged in:

1. Fundraising activities;
2. Administrative or organised social activities;
3. Unpaid voluntary work;
4. Travelling directly to or from home and one of the activities (a)-(c).

Category 3 – Participants aged under eighteen (18) years at the date of injury, and engaged in:

1. Participating in official matches or training;
2. Travelling to participate in representative matches or authorised games;
3. Fundraising activities;
4. Administrative or organised social activities;
5. Unpaid voluntary work;
6. Travelling directly to or from home and one of the activities (a) or (e).

#### Category 1, 2 & 3 Benefits

Non-Medicare Medical Benefits

Physiotherapy, chiropractic, remedial massage, acupuncture, private hospital accommodation, ambulance, emergency department private hospital admission (Excess \$50/nil if member of a health fund)

(Physiotherapy must be certified by a Doctor or Specialist as being necessary after every six visits)

#### Additional Benefits

Rehabilitation Benefit (Quadriplegia/Paraplegia only),  
Reimbursement of membership fees (pro rata), Bed care.

#### Other Benefits

Travel and accommodation expenses, local transportation (e.g. taxis) for travel between your home and place of treatment, gym or pool membership (if referred by a treating Doctor, funeral expenses and out-of-pocket expenses;- for example:

Appliances/prosthesis, medical aids (knee braces, crutches, wheelchair hire)

#### Capital Benefits

Quadriplegia / Paraplegia and Accidental death.

#### Additional Individual Category Benefits

Category 1 – Injury Inconvenience Benefit.

Category 2 & 3 – Loss of Income weekly benefit. Excess 7 days (Refer Category summary brochures for claimable amounts.)

#### Category Summary Brochure

For further information about what is covered and benefit amounts refer to the Summary Brochure for the relevant category.

Category 1 summary brochure

Category 2 summary brochure

Category 3 summary brochure

#### What Is Not Covered

- |                          |  |
|--------------------------|--|
| – Sickness               | – Intentional self-injury                        |
| – Specialist             | – Pregnancy or related complications             |
| – Illness                | – MRI (if Medicare claimable)                    |
| – Surgeon                | – Pre-existing conditions                        |
| – X-Ray                  | – Whilst under the influence of drugs or alcohol |
| – Anesthetist            |  |
| – General Practitioner   |  |
| – Psychiatric Conditions |  |

All benefits are subject to Policy terms and conditions. Refer to the Policy Schedule and Wording.

For other policy documents please contact Gow-Gates.

#### How To Lodge a Claim

Steps to follow:

1. Visit <https://football.claimsgateway.com/login>
2. Complete the online claim form
3. Lodge documentation relating to your injury
4. Lodge claimable expenses and supporting documentation

All the above steps can be completed online through the online claims portal in order to submit your claim online.

#### Further Information

For assistance regarding the FNSW Personal Injury Insurance, please contact Gow-Gates Insurance Brokers

Phone: (02) 8267 9999 or 1800 640 535

Contacts: Ask for the Football NSW Insurance Team

Fax: (02) 8267 9998

Email: [football@gowgates.com.au](mailto:football@gowgates.com.au)