

PERSONAL ACCIDENT INSURANCE INFORMATION FOR PARTICIPANTS

FOOTBALL NSW PERSONAL ACCIDENT INSURANCE UPDATE 2023

Personal Accident Insurance is designed to offer cover to registered players and insured persons, by providing cover for certain costs related to an injury sustained while participating in football and other authorised activities sanctioned by Football NSW.

To ensure that the Personal Accident Insurance provides a sufficient level of benefits for insured persons, Football NSW, together with its broker, Gow-Gates Insurance Brokers, annually reviews the suitability of cover, subject to maintaining premiums at reasonable levels.

WHAT IS COVERED UNDER THE PERSONAL ACCIDENT INSURANCE?

- **Capital Benefits:** provides cover in the event of death or permanent disability.
- **Non-Medicare Medical Benefits:** provides 100% reimbursement for items that are not claimable through Medicare.
(**Note:** Commonwealth legislation prevents an insurer from contributing to expenses which are wholly or partly claimable through Medicare).
- **Loss of Income Benefit:** provides a weekly loss of income benefit up to \$250 per week or 85% of net income (whichever is the lesser) for up to 52 weeks from date of injury for eligible participants injured while participating in sanctioned football activities (a deferral period applies).
- **Student Tutorial Benefit:** provides a benefit of up to \$250 per week for up to 52 weeks from date of injury for student tutoring (a deferral period applies).
- **Domestic Help:** provides for authorised domestic help up to \$250 per week for up to 52 weeks from date of injury (a deferral period applies).

Note: all benefits listed above are subject to Policy terms and conditions.

For more detailed information, please refer to the [Personal Accident Insurance Summary for 2023](#).

Please contact Gow-Gates or refer to the [Policy Schedule](#) for full benefit details and applicable limits.

Non-Medicare Medical Expenses

Non-Medicare Medical Benefits up to a maximum of \$5,000 are claimable. Examples include: Physiotherapy, Chiropractic, Dental, Ambulance Transport, Remedial Massage, Acupuncture, Private Hospital Accommodation and Emergency Department Private Hospital Admission (**subject to Policy terms and conditions and applicable limits**).

A \$50 excess applies to these benefits if you are **not** a member of a private health fund.

Other benefits

Examples include: Travel and accommodation expenses, out of pocket expenses (e.g. Prosthesis and Medical Aids (knee braces, crutches, wheelchair hire)) and local transportation (e.g. taxi) for travel between your home and place of treatment (**subject to Policy terms and conditions and applicable limits**).

WHAT IS NOT COVERED?

Medicare Items and the Medicare Gap

Commonwealth legislation prevents an insurer from contributing to expenses which are wholly or partly claimable through Medicare.

This means that, generally speaking, expenses for or related to the following are **not** claimable under the Personal Accident Insurance: General Practitioners' fees, Specialists' fees, Surgeons' fees, Anaesthetists' fees, MRI Scans (if Medicare claimable), X-rays, Public Hospital Costs, and any other item that is a Medicare item, including the Medicare Gap.

Participant v Participant Liability

The Personal Accident Insurance is designed to provide basic and affordable cover for participants who suffer injuries arising out of participation in football activities.

In most cases, those injuries will be self-inflicted (such as pulling a hamstring while running for a ball) or they will be inflicted accidentally by another participant when, for example, challenging for the ball.

In certain circumstances, an injured player may take the view that the injury was inflicted negligently or intentionally and seek to bring a personal injury claim against the offending player.

It is important to note that, in such cases, neither the Personal Accident Insurance nor the Public Liability Insurance will cover either the injured player or the offending player, be that for their legal costs or for any damages awarded against them.

Other Exclusions

The following are also **not** covered: Pre-existing injuries, Sickness, disease or disorder of any kind, Psychiatric or psychological disorder, Intentional self-injury, Injury from illegal or criminal acts, Pregnancy or related complications, Injuries suffered while under the influence of drugs or alcohol and Injuries which occur outside the policy period.

How to Claim?

Claims can be lodged online at <https://football.claimsgateway.com/login>.

IMPORTANT INFORMATION:

Please note that coverage limits, excesses, terms, conditions and exclusions apply to all insurance cover under the Football NSW Insurance Program.

While the Football NSW Personal Accident Insurance provides basic levels of cover for participants, it is not all encompassing (this is necessary to keep the cost of insurance affordable for all participants) and does not seek to replace the need for private health cover and other insurances.

Football NSW strongly encourages all participants to assess their personal circumstances and decide if they should take out **additional Loss of Income Top-Up Cover** or their own **private health insurance, life insurance, trauma cover** and/or **income protection insurance** over and above the coverage provided under this Program. **Income protection insurance**, in particular, may provide a greater level of cover and additional loss of income benefits than provided under the Football NSW Insurance Program in the event you are unable to work due to injury. This is particularly important for participants whose work involves manual labour and who may therefore be unable to work at all if injured.

Additional Loss of Income Top-Up Cover

An additional Individual Loss of Income Top-Up Cover is available and provides to increase the Personal Accident Insurance Weekly Benefit from the lesser of 85% of net income or \$250 per week, to the lesser of 85% of net income or \$500 per week for an injury sustained whilst playing, or engaging in, sanctioned football activities for registered participants. Coverage is for a maximum of 52 weeks and a 7-day Elimination Period applies. For further information – [click here](#).

Further Information

Click: [Personal Accident Insurance Summary for 2023](#) and [Policy Schedule](#).

Visit: <https://football-nsw.gowgatesport.com.au/>.

Email: sport@gowgates.com.au.

Phone: 1300 469 428

General Advice Warning: The information contained herein is of a general nature only, it does not take into account your individual needs or financial situation. This document must be read in conjunction with the specific coverage details and documentation including the Policy Wording and/or Product Disclosure Statement. For copies of these documents, please refer to www.gowgatesport.com.au/football/nsw/.