

NSW Hockey

SPORTS INSURANCE SCHEME SUMMARY

CLUB/ASSOCIATION

A full summary is available through the NSW Hockey website www.hockeynsw.com.au

The scheme covers all registered participants, coaches, officials and voluntary workers whilst involved in training, playing, meetings or any official function/activity of your club/Association.

A copy of the current policy wording has been forwarded to your local association and we encourage you to read this. If there are any aspects of the policy that you do not understand, please contact the Insurance Broker for a complete explanation.

The insurance is underwritten by Sportscover Australia Pty Ltd under an authority from Lloyds Of London.

1. CERTIFICATE OF CURRENCY

We are able to forward a Certificate of insurance to your club or local Association, noting the period of insurance, the amount of cover and the Insurer. This will accommodate the requirements of landlords and or local Councils.

Request a Certificate online by submitting a request from this website. Refer to the 'Sports /Leisure Enquiry' menu option.

2. PERSONAL ACCIDENT COVERAGE

2.1 Death and Permanent Disability

This section provides a lump sum benefit to insured's that suffer permanent injury or death. The maximum claimable under this section is \$75,000.00. Death cover is limited to \$15,000.00 for under 18 year olds.

There is percentages payable for various levels of disability for example;

Permanent Total Loss of Use of Hearing - One Ear	\$ 18,750
Permanent Total Loss of Use of Hearing - Both Ears	\$56,250
Permanent loss of sight one eye	\$ 37,500

A full list of the percentages is contained in the policy wording.

2.2 Non Medicare Expenses

This section provides 80% Reimbursement of any Non-Medicare expenses up to a maximum limit of \$5,000.00 per injury. There is a \$100.00 excess applicable to each claim lodged with the underwriter. Coverage is for any Non Medicare expenses incurred within 12 months from the date

of injury.

Non-Medicare expenses are those costs that are non-recoverable (in any part) through Medicare. These expenses include dental, physiotherapy, chiropractic, ambulance, private hospital accommodation and, private hospital theatre fees.

The expenses **not** able to be claimed through this section include;

- a) The amount between the doctor's fee and the money you receive back from Medicare
- b) The amount between the Surgeons bill and the money you receive back from Medicare
- c) The amount between the Anesthetists bill and the money you receive back from Medicare
- d) X-Ray costs

NB: ALL CLAIM FORMS MUST BE RECEIVED BY THE UNDERWRITER WITHIN THIRTY (30) DAYS OF THE INJURY OCCURRING. ACCOUNTS AND REBATE STATEMENTS MAY BE SENT AT A LATER DATE.

ALL ACCOUNTS MUST BE PAID BY THE PLAYER BEFORE SUBMITTING TO THE INSURANCE COMPANY.

PLEASE NOTE THAT ALL CLAIMS UNDER THIS SECTION MUST INCLUDE A DOCTORS REFERRAL FOR THE SERVICE BEING CLAIMED.

2.3 Loss of Income

This section provides an income replacement to insured's who suffer an injury and are temporarily totally disabled from performing their usual occupation. The benefit is 80% of your usual weekly salary or \$200.00 per week whichever is the lessor. There is an excess period of (10 days) on your policy. The benefit is claimable for 52 weeks from the date of injury.

To make a claim under this section the player must;

- a) Provide a Doctor's Certificate for the period off work.
- b) Provide a letter from the claimants employer detailing usual gross wage, time expected off work, and whether the claimant is receiving sick or holiday pay.
- c) Have the Attending Physicians Statement completed and forwarded to the insurance company.

If a claimant is self-employed, these questions must be completed on a statutory declaration.

2.4 Injury Assistance Benefit

The insurer will reimburse 75% of expenses up non medical expenses (directly relating to the injury) to maximum of \$5,000. There is an excess period of 10 days and this benefit is not available if a claim is being made under the Loss Of Income section of the policy

NB: ALL PRE-EXISTING CONDITIONS ARE EXCLUDED BY THIS POLICY

3. PUBLIC LIABILITY COVERAGE

Your club and its members are insured for any claims arising from negligence in respect of bodily injury or property damage, that happen during the period of insurance and caused by an occurrence in connection with your sport.

The coverage provided is for \$10,000,000 any one occurrence with a \$1,000 excess on each and every claim. Coverage extends to include;

- Tenants Liability (club rooms)
- Property Owners Liability
- Products Liability
- Member to Member liability
- Medical Aid Liability
- Car Parking Liability
- Cross Liabilities

NOTE: Policy coverage does Not provide for licensed (alcohol) premises and or commercial clubs.

If you know of an incident that may give rise to a Public Liability claim, please contact the insurance broker immediately.

Cover for this section is worldwide excluding the United States or Canada and any claim brought against the insured in any country outside Australia.

4. ERRORS AND OMISSIONS COVERAGE

All coaches, referees and match officials are insured for claims arising from breach of professional duty arising from negligent acts, errors or omissions in connection with the sport.

The coverage provided is for \$5,000,000 in the aggregate. The excess applicable is \$1000.

Coverage for this section is worldwide excluding the United States and Canada and any claim bought against the insured outside Australia. A full list of exclusions are contained the policy wording.

NB: All claims under this section of the policy must be notified to the insurer during the period of insurance.

5. TRAVEL INSURANCE

The Sports Policy provides worldwide Personal Accident protection. However, should your club or team be travelling overseas to compete in Tournaments/Carnivals etc, please contact our office and we will arrange appropriate insurance coverage that includes cover for training and playing of sport.

6. "TOP UP" COVER

As mentioned previously, the cover provided under your scheme is not "all encompassing". However, the insurance broker is able to arrange additional "Top Up" cover for the various sections of the policy for either clubs or individual players. The two main areas that can be "Topped Up" are the Loss of Income and Medical sections.