

# SPORTS INJURY INSURANCE

## Personal Accident Insurance Summary

### Personal Accident - Automatic Cover for Tennis Queensland Registered Players

Tennis Australia's Personal Accident Insurance Policy is designed to compensate Tennis Queensland Registered Players for related expenses and costs of an injury which has been sustained whilst engaging in the sport of Tennis.

*Marsh Pty Ltd is the insurance broker for Tennis Australia and its state/territory associations. Tennis Australia's National Insurance Programs are underwritten by Chubb Insurance Australia and Sportscover Pty Ltd. The following is a broad outline of the cover provided by Sportscover for Personal Accident Insurance. Full terms, conditions and exclusions are contained in the policy document. For further information, including a copy of the policy document, please contact Marsh on 1300 308 702 or go to Marsh's Tennis Insurance Portal <http://www.marsh.com.au/affinity/tennis/index.htm>.*

### When am I covered?

Cover applies when participating in official and/or sanctioned Tennis events. This includes authorized competitions, tournaments, training, voluntary work for the club, social functions and travelling to and from such events.

### When does my cover commence?

Providing a Tennis Queensland player registration fee has been paid to an affiliated club, association or centre, cover is deemed to have commenced. In the event of a claim, where the player registration fee has not yet been received by Tennis Queensland, your club/association/centre will need to be able to verify receipt of fees and information from their books of accounts to Tennis Queensland.

### When am I not covered?

You are not covered for sickness unless sustained from your injury, if you are an employee of the club/association/centre (Workers Compensation applies), if your injury resulted from a pre-existing injury, if you are under 5 years or older than 85 years of age or if injured during a non-sanctioned and/or unofficial event.

### What is covered?

A summary of the benefits of cover include:

- Lump Sum Payments (Capital Benefits) - From \$100,000.
- Loss of Weekly Income - 75% up to a max. \$500 per week for up to 52 weeks
- Non-Medicare Medical Expenses - 80% up to a max. \$3,000 per claim
- Student Tutorial Expenses (full-time students) - \$300 per week for a max. 10 weeks
- Emergency Home Help Expenses - \$300 per week for a max. 10 weeks
- Out-of-Pocket Expenses (non-income earners) - \$200 per week for a max. 10 weeks
- Chauffeur Plan/Commuting Expenses - \$200 per week for a max. 10 weeks
- Funeral Expenses - Up to \$5,000
- Broken Bones - Up to \$3,000
- Bed Care - \$300 per week
- Rehabilitation Expenses - Up to \$5,000
- Home and/or Vehicle Modification Expenses - Up to \$10,000

N.B. Under the Health Insurance Act 1973, Medicare gap payments cannot be covered by this type of insurance policy. This means that services provided by a medical practitioner or others, where a Medicare refund (in any part) is recoverable, cannot be claimed.

### How do I make a claim?

Contact the Sportscover Claims Hotline on 1300 134 956 or Marsh on 1300 308 702 and inform them that you are a Tennis Queensland Registered Player and require a Sporting Accident claim form. They will post you the claim form and instructions. Alternatively, you can request a form online from [http://www.sportscover.com/claim\\_request.asp](http://www.sportscover.com/claim_request.asp). All claims must be notified to Sportscover within 30 days of the accident.

Please ensure that you follow these instructions to lodge a successful claim:

- Complete the claim form fully
- Have relevant doctors or attending physicians complete the appropriate sections of the claim form
- Collate and attach all the receipts associated with your injury and any other requested documentation
- Have the club secretary, treasurer or president sign the claim form to confirm your injury was sustained during an official club event
- Copy all documents

Post original documents to: Sportscover Pty Ltd, Locked Bag 6003, Wheelers Hill, Vic 3150

**VERY IMPORTANT:** If you do have an accident while playing Tennis at a staffed Tennis facility, it is important that the incident is reported immediately to the facility staff and that the details are recorded in the facility's Accident Report Book. If an accident occurs at an unstaffed facility, inform the BNTA as soon as possible on the following day (by e-mail or phone). If the accident occurred in a fixture or tournament match, the details should also be recorded on the signed official result card (include the injured player's name, details of the incident and the score when the player retired injured). These steps are important if an insurance claim has to be made. The claim form includes a declaration, to be signed by a club/association/centre official, that the injury did occur as claimed. For obvious legal reasons, such officials cannot sign the declaration on the claim form if they know nothing about the incident.

**Disclaimer:** This fact sheet has been prepared as a guide for the members of the BNTA from information published by Tennis Queensland, Marsh and Sportscover. While every effort has been made to ensure the accuracy of the information contained herein, the BNTA disclaims all responsibility and all liability (including without limitation, liability in negligence) for all expenses, losses, damages and costs incurred as a result of the information being inaccurate or incomplete in any way, and for any reason. For confirmation about any matters relating to Personal Accident Insurance, contact Tennis Queensland, Marsh and/or Sportscover.