



# Westfield W-League

## Sports Risk Management



Sports Injury  
Insurance Cover  
2019 / 2020



**Gallagher**

Insurance | Risk Management | Consulting

## Sports Injury Insurance Cover

We are pleased to present this quick guide to the 2019/2020 Westfield W-League 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](http://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 2019/2020 season.

Yours sincerely,

**Gallagher Sport**

**IMPORTANT:** This information is only a summary of the cover provided. This policy provides limited coverage and all participating members are encouraged to consider their own situations and organise additional cover as required e.g. Private health insurance and income protection Insurance. Additional benefits can be arranged on an individual player basis.

## Scope of cover

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### Who is covered?

Players participating in the 2019/2020 Westfield W-League Competition.

### When is cover provided?

Players are covered when they:

- a). Engaging/Playing in sanctioned Club, National Team or Representative matches/activities including championship, club, country or other representative matches/activities;
- b). Engaging in training or practice for activities in (a) above;
- c). Travelling directly between the matches/activities in (a) or (b) above, and the Insured Person's residence or place of employment or the premises of the Insured;
- d). Staying away from the Insured Person's home district during a tour for the purpose of participating in representative and/or club matches/activities;
- e). Engaging in administrative or organised social or promotional activities of the Insured;
- f). Participating in trials with an overseas club which has been sanctioned or approved by the Player's current W-League Club, until such time the Player is registered by the overseas club on loan or full.



## Benefits

### What Personal Accident Benefits are Provided?

#### **Death and Permanent Disability (Capital Benefits)**

A lump sum benefit is payable in the event of a Death or a Permanent Disability. The maximum benefit payable if someone dies is \$150,000. In the event of Permanent Paraplegia or Quadriplegia the maximum benefit payable is \$500,000.

#### **Loss of Income**

Paying up to the maximum weekly benefit below for:

Excess Period for players		28 Days
Weekly Benefit	To maximum weekly amount of \$1,500	
Maximum Benefit Period	104 weeks, other than for Players 35 years of age or over at the date of injury whereby the maximum benefit period is 52 weeks.	

**NOTE:** The definition of income under the policy for the W-League shall also include income earned from the players usual occupation. It is also important to note that the weekly payments will cease once the Player is declared fit to resume normal training and/or playing duties.

### Student Tutorial Costs

Paying up to the maximum weekly benefit below, reimbursing 80% of costs incurred as a result of football injury for tutoring, travelling expenses etc. to assist full time students up to 20 years to continue studies.

Maximum Weekly Benefit	\$500.
Excess Period	7 days
Maximum Benefit Period	26 weeks

### Domestic Help Expenses Benefit

Paying up to the maximum weekly benefit below, reimbursing 80% of costs incurred as a result of football injury for child minding, ironing, washing, cooking, cleaning etc.

Maximum Weekly Benefit	\$1000.
Excess Period	7 days
Maximum Benefit Period	26 weeks

**NOTE:** 1. Benefits are payable on only one of Loss of Income, Student Tutorial Costs and Domestic Help Expenses Benefit .

# Benefits

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## Non-Medicare Medical Benefit

Benefit entitles compensation for some medical expenses that are incurred as a result of injury. Due to the Health Act, no compensation is available under this policy for medical expenses which are claimable through Medicare. Expenses not claimable through Medicare (i.e. non-Medicare Expenses) are claimable under this policy as outlined below.

Non-Medicare Medical Expenses include physiotherapy, chiropractic, masseur, osteopath, naturopath fees (these expenses must be incurred on the advice of a registered doctor), private hospital accommodation and theatre fees, dental fees, ambulance expenses, orthotics, splints and prosthesis. Members should check before incurring any cost whether or not a particular expense is claimable under Medicare.

### **Benefits provided are: -**

Benefit Percentage	100%
Maximum benefit per injury	\$10,000
Excess	\$50

In the first instance ,costs incurred must be claimed through Medicare, and Private Health Insurance if available.

Non Medicare medical costs are only reimbursed by this policy if they are incurred within 52 weeks from the date of injury.

### **Ancillary Benefits Provided under the Policy**

- Home and or Vehicle Modification Benefit
- Funeral Benefit
- In Memoriam Benefit
- Parents Inconvenience Allowance
- Dependant Child Assistance
- Bed Care Benefit
- Rehabilitation Benefit
- Accidental HIV Infection Benefit
- Kidnapping Benefit

Details of these benefits are provided in the policy wording and can be provided on request.

## How do I make a claim?

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

### Step 1:

Obtain a claim form from Gallagher by calling **1800 931 129** or download by visiting **[sport.ajg.com.au/make-a-claim](https://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 your club representative 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 to Gallagher via:

Email: **[sport@ajg.com.au](mailto:sport@ajg.com.au)** or by post to:

Gallagher Sporting Claims,  
GPO Box 859, Brisbane,  
QLD 4001.

### **Note**

All correspondence to go through Gallagher unless otherwise advised. Gallagher will liaise with your Insurer, and provide a monthly update to your nominated contact.

## **Direct to your Insurance Advisor**

**sport.ajg.com.au**

**1800 931 129**



# **Gallagher**

**Insurance | Risk Management | Consulting**

### **Contact us**

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