



Anderson Events

Insurance Program



Quick Guide
2019/20



Gallagher

Insurance | Risk Management | Consulting

Dear Anderson Event Participants,

We are pleased to present this quick guide to Anderson Events 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 which is available on request.

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 2019/20 season.

Yours sincerely,

Gallagher Sport

Introduction

Welcome to Anderson Events Insurance Program. This cover is designed to assist with injuries sustained whilst participating in an Anderson Event activity. This cover is by no way designed to replace Medicare, Private Health or Income protection insurances. Please consult relevant professionals to ensure your personal circumstances are insured adequately.

What is the National Insurance Program?

The Anderson Event Insurance Program (the Program) is made up of three (2) key insurance policies:

- Public and Products Liability (including Professional Indemnity) Insurance
- Personal Accident/Injury Insurance

Who is covered under the Program?

The Program does provide cover (as defined in each relevant section of this handbook) to the following individuals (not businesses) whilst engaged in Anderson Event activities:

- Participants

Benefits

Public Liability

Who is covered? Anderson Events and staff and Participants	
Benefit	Limit and Excess
Public Liability	\$20,000,000
Products Liability	\$20,000,000
Professional Indemnity	\$1,000,000

Personal Accident

Who is covered? Registered Participants	
Benefit	Limit and Excess
Capital Benefit	\$50,000
Non-Medicare Benefit	85% reimbursement (\$200 Excess), maximum \$1,500 per claim
Loss of Income	Not Insured
Funeral Expenses	\$5,000

What Personal Accident Insurance Typically Covers

These medical expenses are typically claimable through Personal Accident Insurance. Consult your policy wording to confirm exactly what's covered by your individual policy.

- Ambulance transport
- Private hospital bed and theatre fees
- Physiotherapist's fees (With a doctor's referral)
- Chiropractor's fees (With a doctor's referral)
- Osteopath's fees (With a doctor's referral)
- Dentist's fees*

* for sound and natural teeth

What Medicare Typically Covers or Partly Covers

These medical expenses are typically covered or partly covered by Medicare. So you can't claim them through Personal Accident Insurance.

- Public hospital costs
- Surgeon's fees
- Doctor's fees
- Anaesthetist's fees
- X-rays
- MRI scans**

**Most MRI scans can be claimed through Medicare, but not all. If your MRI invoice doesn't have a Medicare number listed, it's worth checking if a benefit can be claimed through Personal Accident Insurance.

How do I make a claim?

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 visiting **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 President, Treasurer or Secretary 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** or by post to:

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

IMPORTANT: Please refer to policy wording for full terms and conditions and exclusions.

Direct to your Insurance Advisor

sport.ajg.com.au

1800 931 129



Gallagher

Insurance | Risk Management | Consulting

Contact us

Arthur J. Gallagher & Co (Aus) Limited.

ABN 34 005 543 920, AFSL 238312

Level 12, 80 Pacific Highway,

North Sydney NSW 2060

1800 931 129

sport@ajg.com.au

Arthur J. Gallagher & Co (Aus) Limited operates under AFSL No. 238312. Any advice provided in this document does not consider your objectives, financial situation or needs. You should consider if the insurance is suitable for you and read the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) before buying the insurance. If you purchase this insurance, we may charge you a fee for our service to you. Ask us for more details before we provide you with any services on this product. PDS available on request. Our FSG is available on our website, www.ajg.com.au. Arthur J. Gallagher & Co (Aus) Limited. ABN 34 005 543 920, Level 12, 80 Pacific Highway, North Sydney, NSW 2060. REF2817-1120-1.2