



Ice Hockey Australia.

National Insurance Program



Quick Guide
2022 / 2023



Gallagher

Insurance | Risk Management | Consulting

Dear Ice Hockey Australia Members,

We are pleased to present this quick guide to the 2022/2023 Ice Hockey Australia 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.

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 2022/2023 season.

Yours sincerely,

Gallagher Sport

Scope of cover

Insured Persons

Ice Hockey Australia Limited including all affiliated state/league/club associations including all members, players, coaches, umpires, officials, first aid personnel, administrators and voluntary workers.

Scope of Cover - Personal Accident

Cover is limited to injury* whilst and insured person is:

- Playing in officials matches under the auspices of The Insured
- Engaged in organised training or practice for the Sport.
- Travelling directly to or from or between activities described above and the the Insured Persons normal place of residence or place of employment.
- Staying away from the Insured Persons home including overseas travel during a tour for the purpose of participating in representative matches and/or any other games duly authorised by The Insured.
- Actually engaged in administrative or organised social activities of The Insured.

* Injury, in the context of this policy, means bodily injury which:

- Is sustained by an Insured Person during the Scope of Cover
- is sustained by an Insured Person during the Period of Insurance
- is caused by an Accident
- results within 12 calendar months of the Accident.

Benefits

Section A – Capital Benefits

Accidental Death and Other Capital Benefits	\$200,000
Accidental Death under 18 Years	\$40,000

Section B – Weekly Benefits

Loss of Earnings	Max 85% up to \$300 per week
Student Assistance	Max 85% up to \$300 per week
Home Help	Max 85% up to \$300 per week
Excess - 14 days, Maximum 52 weeks benefit	

Non-Medicare Medical & Dental

- 85% to a maximum of \$5,000 per injury
- Excess - \$100 each and every claim
- Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider

Section D – Other Benefits

Injury Assistance & Parents Inconvenience Benefit	\$1,500
Rehabilitation Benefit	
- Gym Membership	\$500
- Tuition	\$3,000
Bed Care Benefit	\$300 per week Max 52 weeks
Dependant Childrens Allowance	\$500
Home Renovation Benefit	\$10,000
Funeral Expenses Benefit	\$5,000
In Memoriam Benefit	\$1,000
Kidnapping Benefit	\$20,000
Membership Benefit	\$500

Affiliated State & Club Entity Cover

Public & Products Liability	\$20,000,000
Professional Indemnity	\$5,000,000

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

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 calling **1800 931 129** or download 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:

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

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Contact us

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1800 931 129

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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. REF3151-0320-1.1