

BADMINTON AUSTRALIA GROUP PERSONAL ACCIDENT

This summary of cover provides an outline of the group personal accident insurance policy arranged on your behalf. Full terms, conditions, limitations, exclusions, and benefits are set out in the policy document.

The group personal accident policy includes three sub-sections, each of which covers you for different aspects associated with an accident. These sub-sections are:

- Capital Benefits
- Non-Medicare Medical Expenses
- Loss of Income

Who insures this policy?

Sportscover Australia Pty Ltd

Period of insurance

31st March 2019 at 4pm (AEST) To 30th June 2020 at 4pm (AEST).

This insurance cover only relates to the period noted above. If this insurance cover is cancelled or changed the information on this website will be updated accordingly. In the absence of such notification do not assume that the policy has or will be renewed unless Badminton Australia has advised accordingly.

Name of Insured:

- Badminton Australia Inc.
- Australian Capital Territory Badminton Association Inc.
- Badminton Victoria Inc.
- New South Wales Badminton Association Inc.
- The Northern Territory Badminton Association Inc.
- The Queensland Badminton Association Inc.
- The South Australian Badminton Association Inc.
- Tasmanian Badminton Association Inc.
- Badminton Association of Western Australia (Inc.), t/as Badminton WA,

Affiliated National, State, Territory, Regional, District and Branch Associations and Affiliated Member Clubs and/or any subsidiary company as an owner.

All contractors and sub-contractors and other parties as required by contract or agreement.

Who is covered under this policy?

Affiliated clubs and/or Affiliated members for personal injury as per the terms and conditions of the policy including, but not limited to:

- All playing and non-playing members,
- Coaches
- Officials
- First Aid Personnel
- Administrators
- Directors
- Officers
- Officials
- Voluntary Workers of these bodies and clubs

When are you covered?

In the event of an accident occurring while performing badminton or associated competition, practice events, training, associated training, activities connected with the sport of badminton as per scope of cover in the policy wording.

Non-Residents

Policy is endorsed to include non-residents of Australia

Benefits will be paid on the same basis as though Medicare applied, therefore benefits that would normally attract Medicare for permanent residents will not be claimable. Non-residents must have paid the appropriate registration fee with the member club. All benefits will cease if the claimant leaves Australia.

Please refer to the policy wording for a complete list of policy conditions and exclusions or by calling Marsh Advantage Insurance on 1300 308 702.

Capital benefits

Capital Benefits Sum Insured \$50,000 – subject to percentage scale as follows:

BODILY INJURY SUSTAINED BY AN INSURED PERSON DURING THE SCOPE OF COVER WHICH WITHIN TWELVE CALENDAR MONTHS RESULTS IN:				The benefits payable will be the following percentage of the Capital Benefit specified in the Schedule.
1	Permanent Death (limited to 20% of the Capital Benefit in The Schedule for Insured Persons under 18 years of age)			100%
2	Permanent Quadriplegia			100%
3	Permanent Paraplegia			100%
4	Permanent Total loss of sight	–	two eyes	100%
		–	one eye	50%
5	Permanent Total loss of hearing	–	two ears	75%
		–	one ear	25%
6	Permanent Total loss of use of	–	two arms	75%
		–	one arm	35%
7	Permanent Total loss of use of	–	two legs	75%
		–	one leg	35%
8	Permanent Total loss of use of	–	two + fingers	40%
		–	two fingers	14%
		–	one finger	4%
		–	one thumb	5%
9	Permanent Total loss of use of	–	two + toes	40%
		–	two toes	14%
		–	one toe	4%
10	Permanent Total loss of	–	two kidneys	75%
		–	one kidney	30%
		–	spleen	25%
		–	liver	70%
		–	two testicles	40%
		–	one testicle	6%
		–	sexual function	45%
11	Total & permanent	–	Disfigurement	up to 45%
		–	shortening of leg	7%
For the purposes of this Event 11 only, Disfigurement means disfigurement that extends to more than 20% of the entire external body. The total percentage paid to be at the Insurers sole and absolute discretion.				
12	Any permanent total disability or permanent total loss of use of any body part not shown above will be compensated as a percentage of the Capital Benefit as determined at the sole and absolute discretion of the underwriters. Such determination will not be inconsistent with the benefits provided under Events 4-11 inclusive.			up to 90%
13	Becoming HIV positive but cover for this Event is only provided if the infection was as a direct result of playing or participating in the Sport nominated in The Schedule.			10%
14	Actual Non Medicare Medical Expenses incurred following Accidental miscarriage or premature childbirth up to max 26 weeks of pregnancy.			up to 5%
	Cover for this Event is only provided if the miscarriage or childbirth was as a direct result of playing or participating in the Sport nominated in The Schedule.			
	Event 14 is subject to deduction of the Excess specified in The Schedule for Medical Benefits.			

Policy Wording: Sportscover Sports Injury Product Disclosure Statement & Wording (Player Accident Lloyds Wording 01.17)

Non-Medicare Medical Expenses

This cover reimburses expenses that are not standard Medicare items (up to a maximum of \$2,000 as per terms and conditions of the policy) and incurred within twelve (12) calendar months of you sustaining an injury, and are paid by you for treatment certified necessary by a legally qualified medical physician. This cover includes the cost of medical supplies and ambulance hire.

Important information

The Health Insurance Act (Cth) 1973 does not permit the trustee or insurer to contribute to any charges covered by Medicare (including the Medicare Gap).

This means that any charges for treatment from a doctor, surgeon, anaesthetist or surgeon's assistant are not covered. It also means charges for x-ray, some MRI scans (if Medicare registered) and public hospitals are not covered. In addition, there will be no refund in respect of:

1. any expenses recoverable by you from any other insurance scheme or plan providing medical or similar coverage, or from any other source except for the excess of the amount recoverable from such other policies/plans.
2. any expense to which the National Health Act (Cth) 1953 or any of the regulations made there under apply.

What are the benefits payable?

The table of benefits below must be read in conjunction with the policy wording.

BENEFIT	DESCRIPTION	COVER
Non Medicare medical	Reimbursement of non-Medicare medical expenses incurred within 12 calendar months.	<ul style="list-style-type: none">- 80% reimbursement- \$2,000 maximum per claim- \$20 excess per claim
Domestic home help	Reimbursement of actual costs of domestic home help. Available to non-income earners only.	<ul style="list-style-type: none">- 100% reimbursement- \$200 maximum per week- 14 day excess period- 52 week maximum benefit period
Student allowance	Reimbursement of actual costs incurred for home tutorial. Only available to full time students who are non-income earners expenses.	<ul style="list-style-type: none">- 100% reimbursement- \$200 maximum per week- 14 day excess period- 52 week maximum benefit period
Bed care patient	Weekly payment to an insured person who is confined to a bed after a bodily injury for a period of not less than 7 days.	<ul style="list-style-type: none">- 100% reimbursement- \$300 maximum per week- 14 day excess period- 26 week maximum benefit period
Rehabilitation	Reimbursement of all reasonable costs incurred for the rehabilitation of a bodily injury including but not limited to a gymnasium, pilates studio or physical trainer	<ul style="list-style-type: none">- up to \$500 maximum per claim
Funeral expenses	Reimbursement of costs as a result of event 1 of Capital Benefits	<ul style="list-style-type: none">- \$5,000 maximum per claim
Physiotherapy Benefits	Reimbursement of costs of physiotherapy treatment as per the policy wording section 4.2	<ul style="list-style-type: none">- \$2,000 maximum per claim- \$20 excess per claim

Loss of income

What does this section cover?

This section covers you if you suffer a temporary total disablement or a temporary partial disablement whilst involved in a badminton-related activity, which entirely prevents them from performing each and every duty of their occupation. Cover is only provided if you were engaged full time in your occupation up to the time of the bodily injury.

What are the benefits payable?

The table of benefits below must be read in conjunction with the policy wording.

BENEFIT	DESCRIPTION	COVER
Loss of income	This section covers an insured person who has suffered a temporary total disablement whilst involved in a badminton related activity	<ul style="list-style-type: none">- 80% reimbursement- \$300 maximum per week- 14 day excess period- 52 week maximum benefit period

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