



APRIL 2021

General Information Sheet – Personal Injury Insurance

Accidents. We never see them coming. But you can be better prepared with the right Personal Injury insurance policy. Personal Injury insurance is designed to offer some peace of mind to members, participants, volunteers etc of an organisation by having protection for certain costs related to an injury sustained whilst involved in an Insured's activity.

What is Generally Covered

- Physio
- Chiro
- Dental
- Ambulance transport
- Private hospital

What is Generally Not Covered

- Doctor's Fees
- Surgeon's Fees
- Anaesthetist's Fees
- X-rays
- Public hospital costs
- MRI Scans

When does Personal Injury Insurance apply?

Personal Injury insurance provides coverage for injuries sustained whilst participating in an activity under the following circumstances:

- Participation in swimming activities at an affiliated club.
- Organised club training activities, and swim meets.
- Participation in official club functions, meetings, and fundraising activities.

Your claim may be affected if you

- Swim or Train against medical advice
- Have a related pre-existing injury
- Were under the influence of alcohol or drugs
- Were involved in a criminal act
- Have a related pre-existing illness or disease (i.e. cancer, heart condition)

What cover is generally provided within a Personal Injury policy?

- Capital Benefits – provides cover in the event of death or permanent disability. Please refer to your Programme Summary for full benefit details and limits.
- Non-Medicare Medical Benefits – provides reimbursement for items that are not claimable in any way through Medicare. Due to legislation, this does not include the Medicare Gap.
- Loss of Income cover – (where included) provides reimbursement of a claimant's weekly income. Please refer to your Programme Summary for full benefit details and limits.

Examples of Personal Injury Claims

Capital Benefit – a participant loses permanent sight in one eye due to a ball hitting him. The claimant can claim for permanent disablement under this section.

Non-Medicare Medical Benefits – a participant requires a knee reconstruction resulting from a sporting injury. A claim can be made through this section of the policy for items not covered in part by Medicare.

Loss of Income (where covered by the sport) – Bill is a builder and is unable to work due to breaking his leg whilst training. His loss of earnings (not including sick leave) can be claimed under this section of the policy.

How do I make a Personal Injury claim?

STEP 1

- Log onto <https://au.sportscover.com/claimrequest/pa> and complete the Claim Form Request.
- The applicable Policy Number is: **PMEL99/0089618**
- The above process will enable Sportscover to record your intention to claim and allow their office to issue you with all the appropriate claim documents you require when submitting your claim.

Please note: All claims must be notified to Sportscover within 120 days of the accident, injury or damage occurring to be considered for coverage.

STEP 2

- Once you have completed all sections of the claim form and have returned the completed claim form to Sportscover you will then receive your Claim Number and Internet Access PIN via Post or Email.

STEP 3

- Once you have received your PIN from Sportscover you can monitor your claim progress by visiting the Sportscover website www.sportscover.com and hit the claims link or you can contact Sportscover direct on the Claims Hotline phone number – 1300 134 956

Please note: Most policies have a time limit in which to submit your claim form

Quick Note

MRI scans are generally claimable through Medicare, however, sometimes the referrer and/or provider is not registered with Medicare. In this case, you can claim through your Personal Injury policy.

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