

~~24 July 2015~~

~~Miriam Pritchard  
42 Toxteth Rd  
Gleeb NSW 2037~~

~~Dear Miriam,~~

When you are completing this claim form please ensure that you have read the accompanying policy wording and you are aware of your obligations under the policy terms and conditions as your request for benefits will be assessed in accordance with these terms and conditions.

The insurance cover is only applicable to you as a member whilst playing or practising in an officially sanctioned event.

For full definitions refer to the Complete Policy Wording enclosed

PLEASE NOTE THE FOLLOWING:

If you sustain an injury which you feel is covered by this insurance.

1. **Report the injury to a supervisor or Club Official.**  
(Please make sure a note is placed on scoresheet or injury report book, and a copy of this is sent to Sportscover with your Claim Form.)
2. Seek treatment for your injury.  
(Obtain a doctor's referral for Physiotherapy/Chiropractic)
3. **As a guideline we would prefer this claim form to be returned to Sportscover within one hundred and twenty (120) days after the date of the accident.** Note, this is only a guideline, but please endeavour to return the claim form within this timeframe to ensure that your claim is dealt with promptly. Do not wait until treatment is complete before sending in this claim form. ***The completed claim form should be returned to:***

***Sportscover Australia  
Locked Bag 6003  
Wheelers Hill Vic 3150***

4. Assessment of your claim can only commence after treatment has been completed, all accounts have been paid and refunds obtained from your Private Health Insurer. Original receipts and Private Health Fund Statements must be provided.
5. Note: the policy is limited to Non-Medicare Medical treatment received **within twelve (12) calendar months** from the date of the accident.

6. *SOME IMPORTANT POINTS TO NOTE:*

**A) NON-MEDICARE MEDICAL EXPENSES**

***Sportscover Australia Pty Ltd is a NON MEDICARE MEDICAL INSURER. In most cases, the policy will provide cover for items such as: Physiotherapy, Private Hospital Accommodation & Theatre fees, Chiropractor, Dental, Ambulance, Massage, Hydrotherapy, Podiatry, some MRI's and ancillary benefits. Please refer to your club or association's policy for specific details.***

***Please note that bandages and pharmaceutical items are not covered under this policy. Please refer to your club or association's policy for further details.***

**B) MEDICARE GAP**

***As Sportscover Australia Pty Ltd is a NON MEDICARE MEDICAL INSURER, we are not permitted by the Health Insurance Act 1973 to provide cover for the MEDICARE GAP. This means that in most cases, a service that is performed by a Registered Medical Practitioner such as a Doctor, Surgeon, Anaesthetist, Pathologist & Radiologist will NOT be covered by the policy. For example:***

***Doctor's Fee                      \$100.00***

***Medicare Refund                \$50.00***

***Medicare Gap                    \$50.00                      (The gap is NOT claimable under this policy).***

7. Payment for claims is via Electronic Funds Transfer (EFT) into your bank account. Please provide your bank account details when completing your claim form.
8. Net Loss of Income Benefits (if applicable) can be calculated and paid once the completed claim form and associated documents have been provided to us. You may register for Social Security Benefits (Centrelink) through any period of disability. This is done by applying for sickness benefits within 5 weeks of ceasing work and before you return to work. If you are claiming loss of income, you must be working full time or a minimum of twenty (20) hours per week.

As a registered member of HOCKEY AUSTRALIA LIMITED; HOCKEY NSW, your benefits during the period of insurance under policy number PMEL99/0086754 are as follows. Please refer to this in conjunction with your policy wording for full details.

SPORTS INJURY

UNDERWRITTEN BY Sportscover Syndicate 3334 at Lloyd`s

Section 4.1	Capital Benefits	The percentage of this amount which is Payable for each of Events 1 to 14 is set out in the policy	\$ 75,000
Section 4.2.1	Medical Benefits	The percentage of the Medical Expenses covered under this section is	75%
Section 4.2.2	Physio Benefits	The percentage of physiotherapy expenses covered under this Section is	AS PER POLICY
<b>The Excess payable for each claim under Section 4.2 is \$ 50 Excess The maximum amount payable per claim under Section 4.2 is \$ 3,500</b>			
Section 4.3.1	Loss of Income	The amount payable is the lesser of 75% Net Income Lost or	\$ 350 Per Week
Section 4.3.2	Student Allowance		AS PER POLICY
Section 4.3.3	Domestic Home Help		AS PER POLICY
<b>The Excess Period under Section 4.3 is 14 Days The Maximum Benefit Period under Section 4.3 is 52 Weeks</b>			
Section 4.4	All benefits excluding 4.4.1		AS PER POLICY
Section 4.4.1	Injury Assistance	The maximum amount per claim is	\$ 1,750 Limit

HOCKEY NSW

Capital Benefit for Under 18s \$15,000

INSURED:

HOCKEY AUSTRALIA LIMITED, HOCKEY WA, HOCKEY NSW, HOCKEY TASMANIA AND HOCKEY VICTORIA INCLUDING ALL LEAGUES AND CLUBS, AFFILIATED DIRECTLY OR INDIRECTLY WITH HOCKEY AUSTRALIA LIMITED, HOCKEY WA, HOCKEY NSW, HOCKEY TASMANIA AND HOCKEY VICTORIA; REGISTERED MEMBERS AND NON-PARTICIPATING OFFICIALS INCLUDING COACHES, REFEREES, VOLUNTARY WORKERS INCLUDING CO-OPTED VOLUNTARY WORKERS, CLUB COMMITTEE MEMBERS, OFFICE BEARERS, MEDICAL OFFICERS AND PROSPECTIVE MEMBERS FOR UP TO FOUR WEEKS AFTER INITIAL APPROACH.

BUSINESS:

PRINCIPALLY BUT NOT LIMITED TO ADMINISTRATION, PARTICIPATION AND PROMOTION, DEVELOPMENT, PRODUCT SALES, OFFICE OCCUPIERS, AND ALL ACTIVITIES ASSOCIATED WITH THE SPORT OF HOCKEY. SUCH ACTIVITIES SHALL INCLUDE BUT ARE NOT LIMITED TO COACHING AND/OR REFEREEING ACTIVITIES, COACHING COURSES AND CLINICS, REFEREE COURSES AND CLINICS, HOLIDAY AND SCHOOL CLINICS, COMPETITIONS, STATE AND DEVELOPMENT SQUADS AND TRAINING SQUADS, MATCHES, GAMES, PRACTICES AND TRAINING SESSIONS, SEMINARS AND MEETINGS, CLUB INFORMATION SESSIONS AND MEETINGS, HIRE OF FACILITIES, GROUNDS, CHANGING ROOMS, GAME DEVELOPMENT PROGRAMS, TEACHER EDUCATION AND IN SERVICE COURSES, ORGANISED FUND RAISING, SUMMER LEAGUE COMPETITION AND OUT OF SEASON COMPETITIONS AND ALL RELATED SOCIAL AND SIMILAR ACTIVITIES ORGANISED BY THE INSURED.

**Sportscover provides a 24-hour answering service for registration of injuries and request of claim forms.**

**Call us on our Claims Hotline 1300 134 956.**