



Australian Lacrosse Association

2015-2016 Personal Accident Insurance Summary

The following summary provides a general overview of the Australian Lacrosse Association’s Personal Accident Insurance Program.

WHAT IS PERSONAL ACCIDENT INSURANCE?

Personal Accident Insurance, also known as Personal Injury and Sports Injury insurance, provides reimbursement for specific costs related to an injury that occurs whilst playing Lacrosse.

WHEN AM I COVERED (INSURED EVENTS)?

The Personal Accident Insurance covers you whilst you are participating in Lacrosse activities including, but not limited to, the following situations:

- Participating in an official competition, game or training session;
- Attending official functions and social events conducted by ALA member organisations;
- Travelling to or from an official competition, game or training session (subject to limitations);
- Staying away from home to take part in official competition, game or training session;
- Engaging in administrative, fundraising or volunteer activities.

WHAT ARE THE KEY AREAS OF PERSONAL ACCIDENT INSURANCE?

There are many sections of Personal Accident Insurance, here are three key areas to be aware of:

KEY AREA:	DESCRIPTION:
MEDICAL BENEFITS	Provides a 85% reimbursement for non-Medicare medical costs you incur as a result of an injury (max. \$2,000 per claim)
CAPITAL BENEFITS	Provides a lump-sum payment, up to \$100,000, if a permanent injury or death occurs whilst participating in an insured event (limited to 20% for claimants under 18 years).
LOSS OF INCOME BENEFITS	Provides a reimbursement of a claimant’s weekly income for up \$350 per week (maximum 52 weeks).



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GENERAL ADVICE WARNING: The information provided in this document is general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the ALA Insurance Program documentation including the Policy Wording. For a copy of the policy wording, please refer to www.ajg.com.au



WHAT IS COVERED AND WHAT IS NOT COVERED BY PERSONAL ACCIDENT INSURANCE?

The following table identifies some key items covered by Personal Accident Insurance and key items not covered.

ITEMS COVERED:	ITEMS NOT COVERED
Private hospital accommodation costs	Doctor's fees
Physiotherapy costs	Surgeon's fees
Chiropractic costs	Anaesthetist's fees
Dental services (limitations apply)	X-rays
Ambulance transport costs	MRI scans
	Medicare Gap

WHAT IS THE MEDICARE GAP AND HOW DOES IT APPLY TO MY INSURANCE CLAIM?

If you are injured and received treatment that is listed on the Medicare Benefits Schedule (MBS), this policy is unable to provide reimbursement of those costs. For example, a Doctor's consultation costs you \$90, Medicare reimburses you approximately \$15 according to the MBS. This leaves you \$75 out of pocket which is known as the **Medicare Gap**.

The Health Insurance Act (Cth) 1973 does not permit any General Insurer to reimburse you for items listed on the MBS including the Medicare Gap. AJG Insurance Brokers recommend you seek further advice from your Private Health Insurer regarding reimbursement of such items. Please refer to www.medicare.gov.au for MBS details.

PERSONAL ACCIDENT INSURANCE CLAIMS – EXAMPLES:

The following are examples of potential personal accident claims.

INSURANCE COVER:	EXAMPLE:
MEDICAL BENEFITS	A player requires ongoing physiotherapy following an on-field injury. As this is a non-Medicare treatment, the player can lodge a claim for reimbursement.
CAPITAL BENEFITS	A player incurs permanent loss of sight in one eye due to an on-field clash with an opponent's stick. As this is a permanent injury listed in the policy schedule, the player can lodge a claim for a lump-sum payment.
LOSS OF INCOME BENEFITS	A player, who is normally employed as carpenter, incurs a serious injury that will prevent them from working for more than 7 days. The player may lodge a claim for reimbursement of lost wages to a maximum of \$350 per week.

HOW DO I LODGE A PERSONAL ACCIDENT CLAIM?

Please complete the following steps within 30 days of the injury occurring:

STEP 1: Obtain a Personal Accident Claim Form from AJG Insurance Brokers

STEP 2: Complete all sections of the Claim Form that are applicable to your circumstances

STEP 3: Ensure your ALA membership registration is verified by your Club Administrator

STEP 4: Return your completed Claim Form, within 30 days, to AJG Insurance brokers (details below).

WHO IS ARTHUR J GALLAGHER?

Arthur J Gallagher is one of the largest insurance broking and risk management companies in the world. You may know us by our previous name, OAMPS Insurance Brokers. If you require any clarification, documentation, forms or assistance regarding insurance cover or risk management, please feel free to contact us at your convenience. We are here to help.



www.ajg.com.au



1800 240 432



sport.melbourne@ajg.com.au



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