

HOW DO I MAKE A CLAIM?

1. Obtain claim forms from your Club or Association or from Horsell International.
2. Have the claim form fully completed as per instructions provided on the claim form.
3. A claim form should be completed within 30 days from the date of your injury.
4. When completing the claim form, please ensure that as much information as possible is provided in support of your claim.
5. Forward your completed claim form and supporting documentation to your state association or Horsell International as per the instructions on the claim form.

IMPORTANT NOTES

1. This information is only a summary of the cover provided. The policy documents with full terms and conditions are held by Basketball Australia.
2. This insurance program commences on 1 September 2008 and expires 4pm 1 September 2009. The policy is underwritten by Sportscover Australia Pty Limited (Security 100% Lloyd's Syndicate 3334).
3. Basketball Australia has arranged this insurance program to provide benefits to those registered members who, through injury or accident, incur financial loss and who would otherwise not have received assistance. Federal Government legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare (including the Medicare gap).
4. In addition to these policies all members are encouraged to take out Private Health and income protection Insurance or additional insurance over and above the benefits defined in this scheme. While travelling, particularly whilst overseas, travel insurance should be obtained as this policy only covers non Medicare medical expenses incurred within Australia. Medical Expenses in foreign countries are expensive, as are repatriation and other costs. For any advice or additional cover please contact Horsell International.
5. In accordance with our obligations under the Financial Services Act our policy statements relating to the Privacy Act, Product Disclosure Statement, Statement of Advice and Financial Services Guide are available from Basketball Australia or Horsell International.

THE INSURANCE BROKER

If you wish to discuss this insurance program or any other insurance related matter, please contact Horsell International Pty Ltd, the Insurance Broker of the Basketball Australia National Program.



Horsell International Pty Ltd
AFS Licence No 235130 ABN 65 003 922 487
Level 12, 189 Kent Street Sydney NSW 2000
PO Box N661, Grosvenor Place Sydney NSW 1220
Phone: (02) 9247 1700
Toll Free 1300 722 990 (outside Sydney Metro Area)
Fax: (02) 9247 1733
Email: sports@horsell.com Website: www.horsell.com

BASKETBALL STATE OFFICES

The contact details for your state office are:-

ACT

Phone: (612) 6253 3066 Fax: (612) 6253 3060
Postal Address: PO Box 3268, Belconnen ACT 2617

NSW

Phone: (612) 8765 8555 Fax: (612) 8765 8588
Postal Address: PO Box 198, Sydney Markets NSW 2129

NT

Phone: (618) 8945 3761 Fax: (618) 8945 3862
Postal Address: PO Box 42240, Casuarina NT 0810

QLD

Phone: (617) 3377 9100 Fax: (617) 3371 7239
Postal Address: PO Box 1281, Milton QLD 4064

SA

Phone: (618) 8444 6444 Fax: (618) 8444 6488
Postal Address: PO Box 29, Findon SA 5023

TAS

Phone: (613) 6228 1822 Fax: (613) 6228 1844
Postal Address: PO Box 21, New Town TAS 7008

VIC

Phone: (613) 9927 6666 Fax: (613) 9927 6667
Postal Address: Box 3 MSAC, Aughtie Dr, Albert Park VIC 3206

WA

Phone: (618) 9284 0555 Fax: (618) 9284 0550
Postal Address: PO Box 185, Floreat WA 6014



Player Injury Insurance Cover
for
Basketball Australia
2008/2009



PLAYER INJURY INSURANCE COVER

As a registered member of an Association or Club that is affiliated with Basketball Australia, you are provided with insurance cover which applies while you are involved in activities that are associated with Basketball.

This brochure tells you what insurance cover is provided, what to do if you ever need to make a claim, and the additional cover that it would be wise for you to consider arranging personally.

WHO IS COVERED?

All registered members, trialling participants, participating students, coaches, assistant coaches, voluntary workers, officials, employees, members of the board of management, administrators, directors and executives of an association or club that is affiliated with one of Basketball Australia's constituent members.

The age limit is 3 to 80 years of age.

WHEN AM I COVERED?

Cover applies whilst:-

- a) Engaging/Playing in official club matches including club, championship or representative matches.
- b) Organised training or practice sessions for activities as described in (a) above.
- c) Travelling directly between matches/activities in (a) or (b) above, and your residence or place of employment or the premises of Basketball Australia or its affiliated Associations, Leagues or Clubs.
- d) Staying away from your home district during a tour for the purpose of participating in representative matches/activities.
- e) Engaging in administrative or organised social activities of Basketball Australia or its affiliated Associations, Leagues or Clubs. It does not however, cover some fundraising and extreme training techniques. Please refer to Horsell International for confirmation.

WHAT COVER IS PROVIDED?

Capital Benefits

A lump sum benefit is payable in the event of a death or a Permanent Disability. The scale of benefits is defined in the policy.

The maximum benefit payable for Death is \$100,000 as per the scale of benefits as defined by the policy. Limited to \$20,000 for persons under 18 years of age (except NSW).

The maximum benefit for Permanent Paraplegia and Quadriplegia and Permanent and Incurable Insanity is \$100,000 (except NSW \$175,000).

Other Capital Benefits are as per the scale of benefits as defined by the policy wording.

Non-Medicare Medical Expenses

This covers insured persons for NON-MEDICARE MEDICAL expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement from this insurance cover.

The most common "Non Medicare" expenses include:

- Private Hospital Bed and Theatre Fees
- Dental Ambulance
- Chiropractic Osteopathy
- Physiotherapy Orthotics, splints, prosthesis

Due to the National Health Act, no coverage can be provided for medical expenses which are claimable through Medicare including the Medicare Gap.

The Benefits: Reimbursement up to 75% of non-Medicare medical costs, up to \$1,000 per injury (maximum of \$1,200 for Basketball NSW only).

Excess: \$50 excess applies to each injury, nil if privately insured.

Conditions:

1. If a member belongs to a private health fund, they must claim from that fund first.
2. Non Medicare Medical costs are only reimbursed by this policy if incurred 52 weeks from the date of injury.
3. All medical treatment must be certified necessary by a registered medical practitioner.

Loss of Income

This benefit provides cover for 80% of earnings lost up to a maximum of \$200 per week, whichever is the lesser. The excluded period of claim is 7 days. The maximum benefit period is 52 weeks.

The amount of any weekly benefit payable is reduced by the amount of any periodic compensation benefits payable under any other insurance policy or employer or any other source so that the total amount of any such benefits and the weekly benefits payable do not exceed the policy limit.

Student Assistance Benefit

Pays 80% up to \$200 per week to a maximum of \$2,000 any one claim for the actual cost of home tutorial by a qualified tutor which has been certified as necessary for the duration of total disablement by a registered and legally qualified medical practitioner up to the policy limits. A 7 day excess period applies. The maximum benefit period is 52 weeks.

You must be a full time student at an accredited institution of higher learning, who does not earn an income, to be eligible for this benefit.

No compensation is payable under this section if you are seeking a benefit for Household Help.

Home Help Benefit

Pays non-wage earners 80% of costs up to \$200 per week to a maximum of \$2,000 any one claim being for reimbursement of actual costs of domestic help certified as necessary for the duration of total disablement by a registered and legally qualified medical practitioner up to the policy limits. A 7 day excess period applies. The maximum benefit period is 52 weeks.

No compensation is payable under this section if you are seeking a benefit for Student Assistance.

Parents Inconvenience Allowance

Pays up to \$50 per day to a maximum of \$2,000 any one claim for non medical expenses incurred directly relating to the injury. For the purposes of this section, non medical expenses include transportation and accommodation costs certified as necessary by a registered and legally qualified medical practitioner. It does not include wages lost by any person. No compensation is payable under this section if you are seeking a benefit for Loss of Income or Student Assistance or Household Help. The maximum benefit period is 52 weeks.

Funeral Expenses

Pays 100% of the actual costs of funeral expenses of an insured person up to a maximum of \$5,000.