



ACCIDENT SUPPORT PROGRAM

FOOTBALL NSW LIMITED

(FUTSAL DIVISION)



FOR THE PERIOD 1ST SEPTEMBER 2009 TO 1ST SEPTEMBER 2010

Cover is provided for injuries sustained whilst involved in officially organised games; official training sessions; official functions including organised fundraising and social activities; and, staying away during a tour for the purpose of participating in representative matches. Cover also applies whilst travelling to and from official games. Cover applies to all registered participants, coaches, referees, officials and volunteers.

Football NSW Limited has arranged this insurance program to provide benefits to those members who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. This program is not a Health Insurance Scheme or Workers Compensation.

SUMMARY OF BENEFITS:

➤ DEATH AND PERMANENT DISABILITY

A lump sum benefit is payable in the event of accidental death or permanent disablement. The scale of benefits is defined in the policy wording. The maximum benefit payable is \$100,000 (limited to \$20,000 for juniors under 18).

➤ LOSS OF INCOME (FOR FULL TIME WORKERS ONLY)

The policy provides cover for 80% of the earnings lost by the insured person or up to a maximum of \$200 per week, whichever is the lesser, for seniors only over 18 years of age.

The benefit is reduced by any paid sick leave or holiday pay, statutory transport accident scheme or statutory workers compensation scheme.

The maximum cover period is 52 weeks and a seven (7) day excess applies.

➤ STUDENT ASSISTANCE BENEFIT

Reimburses 80% of actual expenses incurred for home tutorial by a qualified tutor up to a maximum of \$250 per week.

A registered medical practitioner must certify that you are not able to attend your normal place of education and bonafide receipts must be supplied.

The cover period is 52 weeks and a seven (7) day excess applies.

➤ PARENTS INCONVENIENCE ALLOWANCE

Pays up to \$25 a day to a maximum of \$1,500, when a dependent child who is a full time student under the age of 18 years, is hospitalised to offset costs incurred by the parent or guardian to visit them. Bonafide receipts must be supplied.

The cover period is 52 weeks and a 24 hour excess applies.

➤ HOME ASSISTANCE

Reimburses non wage earners 80% of actual non medical related expenses incurred for home help and child minding payable to a recognised agency up to a maximum of \$250 per week.

A registered medical practitioner must certify that you are not able to attend to usual household duties and functions and bonafide receipts must be supplied.

The cover period is 52 weeks and a fourteen (14) day excess applies.

➤ NON-MEDICARE MEDICAL EXPENSES

Reimbursement up to 75% of Non-Medicare medical expenses (net of any recoveries from private health insurance) up to a maximum of \$5,000. For non privately insured players an excess of \$50 applies.

Claimable expenses include private hospital bed fees, theatre fees, dental, ambulance expenses; post operative treatment prescribed by an orthopaedic surgeon; osteopath, naturopath, massage, physiotherapy, chiropractic but only if following a referral from a registered medical practitioner.

The policy does not provide cover for certain medical expenses such as costs associated with the prevention of injury such as knee and ankle braces and mouthguards; costs related to breakages of dentures, optical lenses or spectacles; expenses incurred for which a Medicare benefit is payable; expenses incurred more than 12 months after the date of injury; accounts covered by an ambulance service whether claimed or not; accounts covered by private health insurance whether claimed or not.

How Do I Make a Claim?

- Report an injury immediately to the club or centre manager. This must be done on the day the injury occurred or the claim could be denied.
- Obtain a claim form from the club or centre manager or from Horsell International Pty Ltd, website www.horsell.com. This form must be completed, then given to your club or centre for authorisation and dispatch. The claim forms are to be received by the brokers within **30 days of the date of injury**.
- Please note that if you are a member of a private fund, you **MUST** claim on that fund first.
- Should you have any questions on how to make a claim please contact the insurance brokers managing this program:

HORSELL INTERNATIONAL PTY LIMITED, ABN 65 003 922 487, AFS Licence No. 235130
Level 12, 189 Kent Street, Sydney NSW 2000
Phone: (02) 9247 1700 or 1300 722 990 (24 hr Toll Free Outside Sydney Metro Area)
Fax: (02) 9247 1733
Email: sports@horsell.com

IMPORTANT NOTES

1. **This is only a summary of the cover provided. The policy with full terms and conditions of cover and exclusions is held by Football NSW Limited.**
2. This insurance program commences on 1st September 2009 and expires on 1st September 2010.
3. This insurance is underwritten by Savannah Accident and Health and Fidelity Pty Ltd (Security International Insurance Company of Hannover Limited).
4. The advice in this brochure is general advice only and has been prepared without taking account of your specific needs. So as to ensure that the cover is sufficient for your needs, you should read the Product Disclosure Statement (PDS) for this product available from Horsell International via the website www.horsell.com.
5. Federal Government legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap.
6. Please note that disablements resulting directly from any injury, medical condition, infirmity or weakness known to have existed prior to the commencement of this policy are NOT covered.
7. In addition to these policies all members and officials are encouraged to take out Private Health Insurance or additional insurance over and above the benefits defined in this summary. For any advice or additional cover please contact Horsell International.
8. Horsell International's Privacy Policy and Financial Services Guide are available by visiting www.horsell.com.



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