

## HOW DO I MAKE A CLAIM?

1. Obtain claim forms by contacting the Insurance Broker, Horsell International (contact details overleaf) or visiting [www.skateaustralia.org.au](http://www.skateaustralia.org.au).
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 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 Skate Australia.
2. This insurance program commences on 31 December 2008 to 31 December 2009 and is underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545.
3. Skate 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 Horsell International's obligations under the Financial Services Act, policy statements relating to the Privacy Act, Product Disclosure Statements, Statements of Advice and Financial Services Guide are available from Skate Australia or Horsell.

## 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 Skate Australia National Program.



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## 2009 Member Injury Insurance Cover for Skate Australia



## MEMBER INJURY INSURANCE COVER

As a registered participant of Skate Australia, you are provided with insurance cover which applies while you are involved in activities that are associated with Skate.

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, coaches, umpires, officials, first aid personnel, administrators and voluntary workers of Skate Australia Inc, Skateboarding Australia Pty Ltd, Inline Hockey Australia Pty Ltd, state associations and their affiliated clubs.

## WHEN AM I COVERED?

Cover applies whilst:-

- Engaged in officially sanctioned activities.
- Participating in club, representative, state or national events.
- Organised training or practice sessions.
- In an administrative capacity as an official or trainer or fundraiser.
- Travelling directly to and from the above sanctioned activities and staying away from home whilst engaged in the above sanctioned activities.



## 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 \$50,000 (limited to \$10,000 for persons under 18 years of age) as per the scale of benefits as defined by the policy.

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

### Home Renovation Benefit

Up to a maximum of \$10,000 payable if entitled to 100% of the Capital Benefit.

### 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
- Post operative treatment prescribed by an orthopaedic Surgeon
- Chiropractic, Physiotherapy, Osteopathy, Naturopathy, Massage following referral from a registered medical practitioner

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 85% of non-Medicare medical costs, up to \$2,000 per injury.

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

### Conditions:

- If a member belongs to a private health fund, they must claim from that fund first.
- Non Medicare Medical costs are only reimbursed by this policy if incurred 52 weeks from the date of injury.

### Loss of Income

This benefit provides cover for earnings lost up to a maximum of \$350 per week. The excluded period of claim is 7 days. The maximum benefit period is 52 weeks.

### Student Assistance Benefit

Pays non-income earners up to \$350 per week for the actual costs incurred for 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.

### Home Help Benefit

Pays non-income earners up to \$350 per week being for reimbursement of actual costs incurred for domestic help certified as necessary for the duration of total disablement by a registered and legally qualified medical practitioner up to the policy limits.

### Parents Inconvenience Allowance

Pays up to \$25 per day to a maximum of \$1,500 any one claim whilst the child is hospitalised to off set costs incurred for baby-sitting, taxi fares etc.

### Funeral Expenses (including In Memoriam Benefit)

Pays 100% of the actual costs of funeral expenses of an insured person up to a maximum of \$6,000 when a claim is payable under Item 1 of the Death and Capital Benefits scale.

### Rehabilitation Benefit

Pays all reasonable costs incurred for the rehabilitation of a bodily injury by a rehabilitation provider to a maximum amount of \$500. Also pays the expenses incurred for tuition or advice from a licensed vocational school up to a maximum of \$3,000.

