



# SPORTS INJURY AND PERSONAL ACCIDENT INSURANCE

## NEW SOUTH WALES SQUASH LIMITED



HORSELL INTERNATIONAL  
Insurance Brokers,  
Consultants & Managers

Cover is provided for injuries sustained whilst involved in officially organised games, official training sessions and official functions. Cover also applies whilst travelling to and from official games. Cover applies to all registered participants, qualified and registered coaches, referees and volunteers.

NSW Squash 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.

### **PERIOD OF INSURANCE: 03 SEPTEMBER 2007 TO 03 SEPTEMBER 2008**

#### ➔ DEATH AND PERMANENT DISABILITY

This policy lists out a schedule of benefits that are payable in the event of any one of many possible disablements. Some of the more notable are:

Total and permanent disablement	100% of maximum benefit
Loss of sight – both eyes	100% of maximum benefit
Loss of hearing – 1 ear	25% of maximum benefit
Loss of hearing – 2 ears	75% of maximum benefit
Accidental Death	100% of maximum benefit
(Limited to \$20,000 for persons under 18 years of age)	
	<b>MAXIMUM BENEFIT \$100,000</b>

#### ➔ NON-MEDICARE MEDICAL EXPENSES

Reimbursement up to 90% of Non-Medicare medical expenses (net of any recoveries from private health insurance) up to a maximum of \$3,000. Claimable expenses are Physiotherapy/ Chiropractic/ Osteopathy/ Naturopathy/ Massage/ Acupuncture (all following Doctor referral), Ambulance, Dental, Private Hospital (accommodation/theatre fees/prosthesis), and Orthotics prescribed by a surgeon following surgery. An excess of \$50 applies each and every claim. Expenses incurred more than 52 weeks (1 year) after injury are not covered. 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.

#### ➔ LOSS OF INCOME

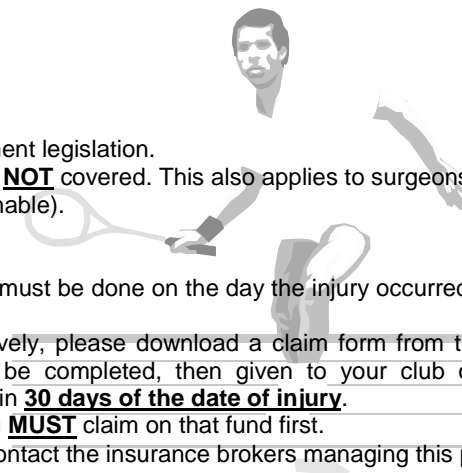
Pays up to 80% of your net weekly income or up to a maximum of \$200 per week, whichever is the lesser. The cover period is 52 weeks and a fourteen (14) day excess applies.

- NOTE:**
- Medicare accounts are **NOT** claimable due to Federal Government legislation.
  - The gap between doctor's accounts and the Medicare rebate is **NOT** covered. This also applies to surgeons, anaesthetists and x-rays (no part of a Medicare account is claimable).

#### 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. Alternatively, please download a claim form from the insurance broker's website [www.horsell.com/nswsquash](http://www.horsell.com/nswsquash). This form must be completed, then given to your club or centre for authorisation and dispatch. The claim forms are to be lodged within **30 days of the date of injury**.
- Please note that if you are a member of a private health 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  
 Level 12, 189 Kent Street, Sydney NSW 2000  
 ABN 65 003 922 487 AFS Licence No. 235130  
 Phone: (02) 9247 1700 or 1300 722 990 (24 hr Toll Free Outside Sydney Metro Area)  
 Fax: (02) 9247 1733  
 Email: [sports@horsell.com](mailto:sports@horsell.com)  
 Website: [www.horsell.com](http://www.horsell.com)



## IMPORTANT NOTES

1. This is only a summary of the cover provided. The policy with full conditions is held by NSW Squash Limited.
2. This insurance program commences on 3<sup>rd</sup> September 2007 and expires on 3<sup>rd</sup> September 2008.
3. 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.
4. This insurance is underwritten by Sportscover Australia Pty Ltd CAN 006 637 903.
5. Sportscover Australia Pty Ltd does not take responsibility for the advice. 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 their website [www.horsell.com/nswsquash](http://www.horsell.com/nswsquash)
6. 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.
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. In accordance with our obligations under the Financial Services Act our policy statements relating to the Privacy Act and Financial Services Guide are available by visiting the Horsell International website [www.horsell.com](http://www.horsell.com).
9. If you would like to increase any of the benefits in this program to suit your individual circumstances, please contact Horsell International.



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