

# General Information Sheet – Personal Injury Insurance



Accidents. We never see them coming. But you can be better prepared with the right Personal Injury insurance policy. Personal Injury insurance is designed to offer some peace of mind to members, participants, volunteers etc of an organisation by having protection for certain costs related to an injury sustained whilst involved in an Insured's activity.

### What is Generally Covered

- Physio
- Chiro
- Dental
- Ambulance transport
- Private hospital

### What is Generally Not Covered

- Doctor's Fees
- Surgeon's Fees
- Anaesthetist's Fees
- X-rays
- Public hospital costs
- MRI Scans

### When does Personal Injury Insurance apply?

Personal Injury insurance provides coverage for injuries sustained whilst participating in an activity under the following circumstances:

- An official match or training session
- Travelling to and from an official club activity
- Participation in an official club function
- Tours or representative matches

### Your claim may be affected if you

- Play against medical advice
- Have a related pre-existing injury
- Were under the influence of alcohol or drugs
- Were involved in a criminal act
- Have a related pre-existing illness or disease (i.e. cancer, heart condition)



## What cover is generally provided within a Personal Injury policy?

- Capital Benefits – provides cover in the event of death or permanent disability. Please refer to your Programme Summary for full benefit details and limits.
- Non-Medicare Medical Benefits – provides reimbursement for items that are not claimable in any way through Medicare. Due to legislation, this does not include the Medicare Gap.
- Loss of Income cover – (where included) provides reimbursement of a claimant's weekly income. Please refer to your Programme Summary for full benefit details and limits.

## Examples of Personal Injury Claims

Capital Benefit – a participant loses permanent sight in one eye due to a ball hitting him. The claimant can claim for permanent disablement under this section.

Non-Medicare Medical Benefits – a participant requires a knee reconstruction resulting from a sporting injury. A claim can be made through this section of the policy for items not covered in part by Medicare.

Loss of Income (where covered by the sport) – Bill is a builder and is unable to work due to breaking his leg whilst playing. His loss of earnings (not including sick leave) can be claimed under this section of the policy.

## How do I make a Personal Injury claim?

- **Step 1** – access a current claim form from the Marsh website [www.marsh.com/au/afl](http://www.marsh.com/au/afl)
- **Step 2** – complete all relevant sections of the claim form
- **Step 3** – send your claim form to Echelon\* as soon as possible\*\* Echelon Claims Services GPO Box 1693 Adelaide SA 5001 or [sportsclaims@echelonaustralia.com.au](mailto:sportsclaims@echelonaustralia.com.au)
- **Step 4** – your claims advisor will confirm receipt of your claim

\*\*Please note – most policies have a time limit in which to submit your claim form

## Quick Note

MRI scans are generally claimable through Medicare, however, sometimes the referrer and/or provider is not registered with Medicare. In this case, you can claim through your Personal Injury policy.

**Quick lodgement and a fully completed claim form will assist speedy processing of your claim visit:**

<https://au.marsh.com/sport/make-a-claim.html>

\*Echelon Australia Pty Ltd (Echelon) ABN 96 085 720 056 is a business of Marsh & McLennan Companies (MMC). Echelon is the appointed claims manager for all Personal Accident claims on behalf of the Insurer and the Trustee.





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