



Australian Futsal Association

Who is Insured?

This program covers Australian Futsal Association and affiliated clubs including all members, temporary/trialling members, officials, accredited coaches, umpires, executives and voluntary workers.

Personal Accident Insurance

Scope of Cover

Whilst members are involved in sanctioned Australian Futsal Association activities, cover under this policy applies when:

- a) taking part in competition, game or performance;
- b) attending a social function or training session;
- c) travelling to or from a competition, game, performance, social function, training session or administrative activity;
- d) staying away from their usual place of residence overnight in order to take part in a competition, game, performance, social function, training sessions; or
- e) engaging in administrative activities, promoted, arranged or sponsored by You.

Benefits

The main benefit under the Personal Accident Policy as listed below:

1) Death & Permanent Injuries

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 Death benefit for members is \$50,000 (other than anyone under 18, then the benefit is \$10,000).

2) 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 under the insurance cover.

The most common Non-Medicare expenses include:

- Private Hospital Bed and Theatre Fees
- Ambulance
- Physiotherapy
- Dental
- Chiropractic
- Osteopathy

Medical expenses that are covered by Medicare (i.e not covered by this policy) include:

- Doctor's Fees
- Anaesthetists Fees
- Surgeon's Fees
- X-Rays

Benefit:

Reimbursement up to 85% of Non-Medicare medical costs, up to a maximum of \$1,500 per injury.

Conditions:

- If a member belongs to a private health fund, they must claim from the fund first.
- Non-Medicare medical costs are only reimbursed for this policy if incurred within 52 weeks from the date of injury.
- ALL injured players must seek medical advice and review of the injury from a medical practitioner PRIOR to having treatments such as physiotherapy, x-rays etc. for the said injury.



3) Weekly Benefit

This benefit provides cover for insured persons who have been working immediately prior to the Injury.

Benefit:

100% of your net weekly income up to a maximum of \$300 per week.

Excess:

There is no benefit claimable for the first 7 days that you are away from work as a result of injury.

Benefit Period:

52 Weeks from the date of Injury.

4) Student Help

Reimburses 100% of actual costs, up to a maximum of \$300 per week, for costs actually incurred for tutoring to assist the full time student.

Excess:

There is no benefit claimable for the first 7 days.

Benefit Period:

52 Weeks from the date of Injury.

Other benefits available but not listed are:

- Home Help
- Parents Inconvenience Allowance
- Funeral Expenses
- Modifications Expenses

How to make a claim

- A claim form will need to be completed and submitted as soon as possible. Contact East West Insurance Brokers to obtain a claim form or download a claim form from the Australian Futsal Association website on www.australianfutsal.com
- The declaration on the claim forms needs to be signed by your Association/Club
- Once you have completed your claim form, please forward to East West Insurance Brokers. They will submit your claim to the insurer on your behalf. Their contact details are as follows:

East West Insurance Brokers

PO Box 239, Coopers Plains QLD 4108

1800 809 132

claims@ewib.com.au

Important notes

1. This summary of cover provides factual information about the Australian Futsal Association Insurance program.
2. This information is only a summary of the cover provided. The policy with full terms and conditions is available by contacting your Australian Futsal Association.
3. This Insurance program commences on 1 September 2015 and expires on 1 September 2016.
4. ShieldCover issues this policy in accordance with the authority granted to them by certain Underwriters at Lloyd's.