

Points to remember

- All players and officials must be registered with FFA and the participating State and Territory Member Federations for coverage by this insurance programme.
- Only injuries which occur during the policy period are covered.
- No cover is provided for:
 - Any pre-existing defect, infirmity or sickness the insured person suffered from at the time of the accident
 - Self-infliction
 - War and terrorism
 - Aerial activities
 - Being under the influence of Drugs or alcohol
 - Criminal acts
 - Psychiatric or psychological disorder
 - Contamination by radioactivity
 - Sickness, disease or disorder of any kind
 - Injuries which occur outside the policy period
 - Pregnancy or related complications.
- Public and Products Liability and Professional Indemnity cover is included for Insured persons and football clubs only. No coverage is provided for the Business of Licensed Clubs.
- Claim forms and other information is available from your authorised club office bearer or Gow-Gates
- All claims to be sent directly to Sportscover Australia within 30 days from the date of injury;

Claims Department

Sportscover Australia Pty Ltd
Locked Bag 6003
Wheelers Hill Victoria, 3150

- It is recommended that players and officials take out separate Private Health Insurance and/or Personal Income Protection, Life Insurance and Trauma cover.
- Top up insurance on an individual, team or club basis is available and recommended. Please contact Gow-Gates Insurance Brokers for details.

This plan is underwritten by SPORTSCOVER AUSTRALIA Pty Ltd:
A.C.N. 006 637 903, AFS Licence No 230914.
271 – 273 Wellington Road, Mulgrave, Vic. 3170



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Broker to the programme

Gow-Gates has been established for over 40 years and are one of the largest Australian-owned Insurance Brokers. Further information about the National Insurance Program for Football can be obtained through the Gow-Gates Football Insurance website, www.gowgatessport.com.au/football.

For information in respect of the following products please contact Gow-Gates Insurance Brokers on **02 8267 9999** or **1800 811 371**. Email football@gowgates.com.au

- Group Travel Insurance.
- Player and Officials Life Insurance, Income Protection and Trauma cover.

Gow-Gates Insurance Brokers Pty Ltd

ABN 12 000 837 785 AFSL 245432

Level 8 491 Kent Street, Sydney NSW 2000

GPO Box 4731 Sydney NSW 2001

Phone: (02) 8267 9999

1800 811 371

Email: football@gowgates.com.au

www.gowgatessport.com.au/football

Duty of care statement

When you register and play with a Football Club, you are reminded that Football is a body contact sport. Potential, notwithstanding all safety guards, exists for a player to sustain injury. Players must therefore prepare themselves for the game by having a commitment to training and a high level of fitness. As a measure of your club and your Member Federation's support to players and officials, FFA has arranged insurance cover as set out in this document and for your benefit and risk protection. In addition to these policies all players and officials may, and are encouraged, to take out private health insurance, life insurance and 'Top Up' cover over and above the Insurance cover specifications defined in this brochure, particularly in relation to 'Loss of Income'. For any advice or additional insurance cover that any member of your club or association may require please contact Gow-Gates Insurance Brokers Pty Limited.



FOOTBALL
FEDERATION
AUSTRALIA



FFA National Insurance Programme



Summary Brochure
2011-12



gowgatessport.com.au

Insurance Information

The National Insurance Programme for Football has been arranged by Football Federation Australia and Participating State and Territory Member Federations on behalf of all Insured persons.

Who can make a claim?

A claim can be made by any registered playing members and/or referees, non-playing officials including team managers, trainers, coaches, masseurs, committee members, directors, office bearers, administrators, executive officers, voluntary workers, selectors, other match officials, ball boys, medical officers, volunteer physiotherapists, co-opted voluntary workers and officials of the Insured who has been injured whilst playing or engaging in Football, training for, or travelling to and from a club match or administrative or social activity.

What benefits am I entitled to?

Capital Benefits

- Death \$100,000 or, if under 18 years, \$20,000
- Quadriplegia or Paraplegia \$100,000.
- Other Permanent Disability (as per table) up to \$100,000.

Medical

- Payment of 85% of non-Medicare medical expenses (incurred within 12 months of injury) after any reimbursement from your health fund. These expenses include private hospital accommodation, physiotherapy, ambulance and dentistry. The maximum benefit payable is \$2,500.
- An Excess of \$50 applies to each claim
- This benefit covers only expenses that are not covered by the Medicare Act 1983. Further, it only applies to the difference between any private health insurance rebate to which an Insured Person may be entitled and the actual cost incurred by the Insured Person.

Due to the Health Insurance Act 1973, no coverage is provided under this insurance for medical expenses which are payable (whether fully or partly) by Medicare (including the Medicare Gap). All medical treatment must be certified as necessary by a medical practitioner.

This insurance does not seek to replace the need for Private Health Insurance, Income Protection Insurance and/or Life Insurance. FFA and Gow-Gates recommend that ALL players consider individual coverage as required for their circumstance.

Loss of income benefits

Loss of Income benefits are payable as below whilst you are temporarily totally disabled and wholly and continuously prevented from engaging in your occupation (not including football) and/or attending school and/or studies.

Income Earners

- 85% of your average weekly income (net of business expenses) up to a maximum of \$250 per week for 52 weeks. No Benefit is payable for first 14 days.

Non Income Earners

- 80% of authorised domestic help up to a maximum of \$250 per week for 52 weeks.
- No Benefit is payable for first 7 days.

Student Allowance

- 80% of authorised tutorial costs up to a maximum of \$250 per week for 52 weeks.
- No Benefit is payable for first 7 days.

Travel And Accommodation Expenses

Reimbursement of Travel and Accommodation Expenses for reasonable travel and accommodation costs incurred as a result of an Injury to an Insured Person.

Benefits payable are 85% of travel expenses / \$150 per night for accommodation up to the limit of \$1,500 for;

- a) the direct transportation of an Insured Person to and from a place of treatment, providing such travel is in excess of 100kms in all. Travel costs includes fuel costs associated with a private motor vehicle and/or commercial domestic airfares.
- b) one Family Member accompanying an Insured Person and which results in the need for overnight accommodation in a hotel or motel. Accommodation costs does not include food and beverage costs.

How do I make a claim?

1. Advise your authorised club office bearer that you wish to make a claim.
2. Obtain from your authorised club office bearer or the Gow-Gates Football Insurance Website.
 - "Sporting Accident Claim Form" to be completed by you, and
 - "Medical Report" to be completed by your treating doctor.

This brochure is a summary only of the main points of coverage. The information is of a General nature only, no consideration has been made in regard to your own personal needs and/or circumstances.

Please refer to the policy document held by your local club for the complete policy terms and conditions.

3. Send the completed claim form directly to the insurer, Sportscover Australia within 30 days from the date of injury;

Claims Department

Sportscover Australia Pty Ltd
Locked Bag 6003
Whealers Hill Victoria, 3150

4. Claims must be advised as above within 30 days of injury.
5. When completing the claim form, ensure that you provide as much information as possible. This may include documents, records or even photographs for identification.
6. You must attend any medical examinations or other assessment organised by Sportscover Australia Pty Ltd.
7. You must take all reasonable steps to recover from any injuries.
8. If you require an update on the status of your claim, please refer to the following sources;

Gow-Gates Football Insurance Website

www.gowgatessport.com.au/football or

Sportscover's Claims Hotline – 1300 134 956

Public/Products Liability & Professional Indemnity

Legal liability up to \$20,000,000 (Professional Indemnity \$5,000,000). Excess \$1,000 each and every loss.

Who can I talk to about an issue or complaint?

First talk to Sportscover Australia, ask for underwriting or claims staff.

If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should write to:

Lloyd's Underwriters' General Representative in Australia

Suite 2, Level 21
Angel Place, 123 Pitt Street
Sydney, NSW, 2000

Telephone Number: (02) 9223 1433

Facsimile Number: (02) 9223 1466

If Your dispute remains unresolved You may be referred to the **Financial Ombudsman Service** Limited under the terms of the General Insurance Code of Practice. Details are available from Lloyd's Underwriters' General Representative in Australia at the address above.

For more information visit the Gow-Gates Football Insurance Website www.gowgatessport.com.au/football