

## BASKETBALL NSW

### SPORTS INJURY & PERSONAL ACCIDENT INSURANCE

### FOR PERIOD 1 SEPTEMBER 2010 TO 1 SEPTEMBER 2011

**WHO IS COVERED?** All registered members, trialling participants, coaches, assistant coaches, voluntary workers and officials.

**WHEN ARE YOU COVERED?**

Cover applies:

- a) Engaging/Playing in official club matches including club, championship or representative matches.
- b) Organised training or practice sessions for activities as described in (a) above.
- c) Travelling directly between matches/activities in (a) or (b) above, and your residence or place of employment or the premises of Basketball Australia or its affiliated Associations, Leagues or Clubs.
- d) Staying away from your home district during a tour for the purpose of participating in representative matches/activities.
- e) Engaging in administrative or organised social activities of Basketball Australia or its affiliated Associations, Leagues or Clubs.

NOTE: Some fundraising and extreme training techniques may not be covered by the definition of "Activities Covered" in this policy. Please refer to PSC Horsell International for confirmation that the activity is covered.

**AGE LIMIT** 3 to 80 years of age

**WHAT COVER APPLIES?** The benefits are summarised below.

**MEDICAL EXPENSES**

Reimbursement up to 75% of Non-Medicare medical expenses (net of recoveries from private health insurance) up to a maximum of \$1,200 per injury. Claimable expenses include private hospital accommodation; ambulance transport costs; chiropractic; physiotherapy; dental services (to sound whole teeth only); ancillary medical procedures; theatre fees in private hospital where Medicare does not apply; orthotics, splints and prosthesis where an Insured Person's medical practitioner considers them medically necessary for the treatment of the injury.

An excess of \$50 applies each and every claim to those not privately insured.

The policy does not provide cover for expenses incurred for which a Medicare benefit is payable; expenses incurred more than 12 months after the date of injury; accounts covered by an ambulance service whether claimed or not; accounts covered by private health insurance whether claimed or not.

**LOSS OF INCOME**

Covers 80% of your net weekly income or up to a maximum of \$200 per week, whichever is the lesser.

Cover is only provided if you were engaged full time in your occupation up to the time of your injury.

The amount of any weekly benefit payable is reduced by the amount of any periodic compensation benefits payable under any other insurance policy or employer or any other source so that the total amount of any such benefits and the weekly benefits payable do not exceed the policy limit.

Benefit Period: 52 weeks  
Excess: 7 days

**DEATH & PERMANENT DISABILITY**

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 is \$100,000. Except maximum benefit for Event 2 Permanent Paraplegia and Quadriplegia and Event 3 Permanent and Incurable Insanity is \$175,000

**STUDENT ASSISTANCE BENEFIT**

Pays 80% up to \$200 per week to a maximum of \$2,000 any one claim for the actual cost of home tutorial by a qualified tutor which has been certified as necessary for the duration of temporary total disablement by a registered and legally qualified medical practitioner.

You must be a full time student at an accredited institution of higher learning, who does not earn an income, to be eligible for this benefit.

No compensation is payable under this section if you are seeking a benefit for Household Help.

Excess: 7 days  
Benefit Period: 52 weeks

**HOUSEHOLD HELP ALLOWANCE**

Pays non-income earners 80% of costs up to \$200 per week to a maximum of \$2,000 any one claim being for reimbursement of actual costs of domestic help certified as necessary for the duration of temporary total disablement by a registered and legally qualified medical practitioner.

No compensation is payable under this section if you are seeking a benefit for Student Assistance.

Excess: 7 days  
Benefit Period: 52 weeks

**FUNERAL EXPENSES**

Pays 100% of the actual costs of funeral expenses of an insured person up to a maximum of \$9,000.

**INJURY ASSISTANCE AND PARENTS INCONVENIENCE BENEFIT**

Pays up to \$50 per day to a maximum of \$2,000 any one claim for non medical expenses incurred directly relating to the injury. For the purposes of this section, non medical expenses include transportation and accommodation costs certified as necessary by a registered and legally qualified medical practitioner. It does not include wages lost by any person. No compensation is payable under this section if you are seeking a benefit for Loss of Income or Student Assistance or Household Help.

Excess: Nil  
Benefit Period: 52 weeks

### **HOW DO I MAKE A CLAIM?**

1. Obtain claim forms from your Club or Association or from PSC Horsell International – [www.pscinsurancegroup.com](http://www.pscinsurancegroup.com).
2. Have the claim form fully completed as per instructions provided on the claim form.
3. Should you have any questions on how to make a claim, please contact the insurance brokers managing this program:

PSC Horsell International Pty Limited  
ABN:30 129 444 828 AFSL: 342385  
Street Address: Level 12, 189 Kent Street, Sydney NSW 2000  
Postal Address: PO Box N661, Grosvenor Place NSW 1220  
Phone: (02) 9247 1700 or Toll Free Outside Sydney Metro Area 1300 722 990  
Fax: (02) 9247 173

### **IMPORTANT NOTES**

1. This insurance is underwritten by Sportscover Australia Pty Limited (Security 100% Lloyd's Syndicate 3334).
2. This information is only a summary of the cover provided. The policy with full terms and conditions and exclusions is held by Basketball Australia.
3. Retail Client Documents – Financial Services Guide, Statement of Advice and Insurers Product Disclosure Statement are available from Horsell International or via [www.pscinsurancegroup.com](http://www.pscinsurancegroup.com).