

# INSURANCE INFORMATION

## FOOTBALL NSW PERSONAL ACCIDENT INSURANCE INFORMATION 2021

Personal Accident Insurance is designed to offer some peace of mind to players, parents and other participants by providing protection for certain costs related to an injury sustained while participating in football and other authorised activities sanctioned by Football NSW.

### INSURED CATEGORIES 2021

Category	Participant	Activities Covered
One	18 years or over	Playing in official matches or training, travelling to participate in representative matches or official games, or travelling to or from home and training or playing.
Two	18 years or over	Official fundraising activities, voluntary or administrative work for the club, organised club social activities or travelling to or from home and the covered activity.
Three	Under 18 years	Playing in official matches or training, travelling to participate in representative matches or official games, fundraising activities, voluntary or administrative work, organised club social activities or travelling to or from home and the covered activity.

For further information >> [Click here for Personal Accident Summary Brochures for 2021](#)<<

### WHAT IS COVERED?

- Capital Benefits - provides cover in the event of death or permanent disability.
- Non-Medicare Medical Benefits - provides reimbursement for items that are not claimable through Medicare. (Note: Commonwealth legislation prevents a Medicare Item and the Medicare Gap from being reimbursed).
- Injury Inconvenience Benefit - a lump sum benefit, applicable to eligible participants aged 18 years or older injured while participating in Category One activities.
- Loss of Income cover - provides a weekly loss of income benefit for eligible participants injured while participating in Category Two or Category Three activities. (deferral period applies)

Please contact Gow-Gates or refer to the Policy Schedule for full benefit details and applicable limits.

### Non-Medicare Medical Expenses

Non-Medicare Medical Benefits up to a maximum of \$5,000 are claimable. Examples include Physiotherapy, Chiropractic, Dental, Ambulance transport, Remedial massage, Acupuncture, Private Hospital Accommodation and Emergency department private hospital admission (**subject to policy terms and conditions**). A \$50 excess applies if you are not a member of a private health fund.

### Other benefits

Travel and accommodation expenses, out of pocket expenses (e.g. Prosthesis and Medical Aids (Knee braces, crutches, wheelchair hire), local transportation (e.g. taxi) for travel between your home and place of treatment, Gym or Pool membership (if referred by a treating Doctor) (**subject to policy terms and conditions**).

### What is NOT covered:

**Commonwealth legislation does not allow policies of this type to cover expenses for which any Medicare rebate is made.**

This means that, generally speaking, the following expenses are not claimable under the General Practitioner, Specialist, Surgeon, Anaesthetist, MRI Scans (if Medicare claimable), X-rays, Pre-existing injuries, Sickness, Illness, Psychiatric conditions, Intentional self-injury, Injury from illegal or criminal acts, Pregnancy or related complications, injured while under the influence of drugs or alcohol and any item that is a Medicare item, including the Medicare Gap.

## **How to Claim**

Claims can be lodged online at <https://football.claimsgateway.com/login>.

## **Other Insurances**

Football NSW's Personal Accident Insurance Policy provides a limited amount of cover that is commensurate with the premium paid (which forms part of your registration fees).

All participants, and players in particular, should assess their individual needs and give consideration to what other insurances they should obtain, including **private health insurance** and/or **income protection insurance** which may provide a greater level of cover and loss of income benefits if unable to work due to injury.

## **Further Information**

Visit [www.gowgates.com.au/football/nsw/](http://www.gowgates.com.au/football/nsw/) Email: [sport@gowgates.com.au](mailto:sport@gowgates.com.au) or Phone: 1300 469 428.

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