



# BASKETBALL VICTORIA

## SPORTS INJURY & PERSONAL ACCIDENT INSURANCE

### FOR PERIOD 1 APRIL 2004 TO 1 APRIL 2005

**WHO IS COVERED?**

All registered & trialling members, coaches, assistant coaches, voluntary workers, officials, employees, members of the board of management, administrators, directors and executives.

**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 Horsell International for confirmation that the activity is covered.

**WHAT COVER APPLIES?**

The benefits are summarised below.

**MEDICAL EXPENSES**

Pays 80% of any Non-Medicare medical expenses up to a maximum of \$1,000 any one injury. Claimable expenses include physiotherapy, private hospital, ambulance, dental etc, net of any Recoveries from private health insurance.

An excess of \$25 applies to each injury.

NOTE: The gap between a doctor's account and the Medicare rebate is not covered. This also applies to Surgeons, anaesthetists and x-rays. Non Medicare Medical costs are only reimbursed by this policy if incurred 52 weeks from the date of the injury.

**LOSS OF INCOME**

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

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

(Other than anyone under 18 years \$20,000 maximum)

**STUDENT ASSISTANCE BENEFIT**

Pays 80% up to \$200 per week for 52 weeks to a maximum of \$2,000 any one claim of the actual cost of home tutorial by a qualified tutor which has been certified as necessary for the duration of total disablement by a registered and legally qualified medical practitioner up to the policy limits

Excess: 7 days

**HOUSEHOLD HELP ALLOWANCE**

Pays non-wage earners up to 80% of costs or a maximum of \$200 per week for 52 weeks 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 total disablement by a registered and legally qualified medical practitioner up to the policy limits.

Excess: 7 days

**FUNERAL EXPENSES**

Pays 100% of the actual costs of funeral expenses of an insured person up to a maximum of \$5,000.

**PARENTS INCONVENIENCE ALLOWANCE**

Pays 80% of parent's actual costs to a maximum of \$200 per week to a maximum of \$2,000 in total any one claim for 52 weeks whilst their child is hospitalised to off set costs incurred for baby sitting, taxi fares etc.

Excess: 7 days

**HOW DO I MAKE A CLAIM?**

1. Obtain claim forms from your Club or Association or from Horsell International – [www.horsell.com](http://www.horsell.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:

Horsell International Pty Limited - Level 12, 189 Kent Street, Sydney NSW 2000

Ph: (02) 9247 1700 or Outside Sydney Metro Area 1300 722 990

This insurance is underwritten by American Home Assurance Company (AIG)

**IMPORTANT NOTES**

1. This information is only a summary of the cover provided. The policy with full conditions is held by Basketball Australia
2. Retail Client Documents – Financial Services Guide, Statement of Advice and Insurers Product Disclosure Statement are available from Horsell International or via [www.horsell.com](http://www.horsell.com)