

JLT Sport Personal Injury Claim Form

Indoor Sports NSW Risk Protection Programme



Important Information: Summary of Insurance Cover

Death & Permanent Disablement

A lump sum benefit is payable in the event of death or a Permanent Disability. The scale of benefits is defined in the policy. The death benefit is \$100,000, under the age of 18 is limited to \$20,000 with a \$250,000 maximum for Quadriplegia/Paraplegia.

Non Medicare Medical Expense

Reimburses up to 85% of Non-Medicare medical expenses up to a maximum of \$5,000 per claim, subject to a \$50 excess. Claimable expenses are physiotherapy, private hospital, ambulance, dental etc. A proportion of the private health insurance gap may be refunded. Cover is limited to expenses incurred within 12 months from the date of injury.

Home Tutorial Benefit

Reimburses up to 100% of parent's costs incurred up to a maximum of \$500 per week for up to fifty two (52) weeks, being costs actually incurred for tutoring to assist the full-time student.

Domestic Help Benefit

Reimburses non-wage earners for 100% of cost incurred up to a maximum of \$500 per week for up to fifty two (52) weeks, being reimbursement of actual costs incurred for cooking, ironing, washing, cleaning, child minding expenses as a result of injury, insured by the policy.

Loss of Income

Cover for 85% of your net weekly income or up to a maximum of \$500 per week, whichever is the lesser. The benefit period is 52 weeks and the excess is 14 days.

This insurance cover is underwritten by:-

Lloyds of London through Sportscover Australia Pty Ltd
ABN 43 006 637 903
271-273 Wellington Road,
Mulgrave, VIC 3170

1. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Indoor Sports NSW Inc.
2. This insurance program commenced on 30th September 2009 and expires on 30th September 2010.
3. JLT Sport has arranged this insurance program to provide benefits to those registered members of Indoor Sports NSW Inc. who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members and officials are encouraged to take out private health insurance.
4. Indoor Sports NSW Inc is not and does not represent itself as a registered insurance broker by endorsing the products outlined in this claim form.

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Section C:
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Section D:
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Send your completed

Claim Form to:

Indoor Sports NSW

PO Box 3272

Rhodes Post Office

NSW 2138

WITHIN 120 DAYS

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Important Information: Letter to Claimant

Dear Indoor Sports NSW member,

Please find attached a claim form. Before lodging this form, please ensure all sections are fully completed. Failure to complete all sections of this form properly may delay settlement of your claim.

1. Only one claim form (per injury) is required. A claim form should be completed and submitted as soon as you become aware that you will be making a claim. You do not have to wait until after you have completed treatment for your injury to lodge your claim form.
2. Please ensure that you fully complete pages 3 & 4 and sign and date the Declaration.
3. Please ensure that your Centre official completes and signs the Centre Declaration on page 5.
4. For claims involving Loss of Income:-
 - a) You must complete page 6 and have your employer/salary officer to complete page 6. If self employed, you must have your accountant complete these details;
 - b) Have your Attending Physician complete the page titled "Physician's Report" on page 7 and 8.
5. For claims involving Non-Medicare medical expenses:
 - b) Medical treatment must be certified necessary by an attending physician and incurred within Australia (An attending physician includes a general practitioner, physiotherapist, chiropractor, dentist).
 - a) Have your Attending Physician complete the "Attending Physician" statement on page 7 and 8.
6. Please attach all original receipts (unless retained by your health fund). Hospital claims must be accompanied by an itemised receipt. If treatment is covered by your Private Health Fund please send their rebate advice with a copy of the relevant account.

Please note:

No cover is provided for Surgeons, Anaesthetists, Doctors, X-rays or other accounts which are partly covered by Medicare. The Australian Health Insurance Act does not permit us to contribute to any charges covered by Medicare (including the Medicare Gap).

The insurer will pay a percentage of the amount, as indicated in the Policy schedule, for private hospital, dental, ambulance (if not otherwise covered), chiropractic, physiotherapy, osteopath, naturopath, massage and pay for orthotics prescribed by a surgeon to aid recovery.

Subject to the Insurance Contracts Act 1984 any treatment rendered necessary by injury must be completed within 12 calendar months from the date of such injury occurring.

7. Once you have fully completed all sections of the claim form, please forward with all relating documentation and receipts to **Indoor Sports NSW, PO Box 3272, Rhodes Post Office, NSW 2138.**

Please note it is a good idea to keep **a copy of all documents** forwarded in regards to your claim and all claims **must be submitted to Indoor Sports NSW within 120 days** from the date of injury.

8. Indoor Sports NSW will verify your membership and sign the statement on page 4 and forward your claim onto Sportscover Australia Pty Ltd. Your reimbursement cheque or EFT transfer will be sent to you directly by Sportscover Australia Pty Ltd..

9. Once your claim is registered, you can submit ongoing invoices via Sportscover Australia Pty Ltd – **Locked Bag 6003, Wheelers Hill, VIC 3150.**

Sportscover Australia Pty Ltd can also be reached on **ph: 1300 134 956** should you wish to make enquiries relating to the progress of your claim.

10. If you have any further queries relating to your claim, please do not hesitate to call the JLT Sport Team on 1300 130 373.

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Claims Conditions

How do I lodge my claim?

1. Complete ALL sections of the Personal Injury Claim Form
 - o Your claim form may be returned if there is important information missing
 - o For assistance, please contact Sportscover Australia on 1300 134 956.
2. Send your completed claim form to **Indoor Sports NSW, PO Box 3272, Rhodes Post Office, NSW 2138** within 120 days from the date of injury.
 - o **Do not** wait until your treatments have concluded before you lodge your claim
 - o You can lodge your claim even if you have no out of pocket expenses
3. Indoor Sports NSW will then forward your claim onto Sportscover Australia Pty Ltd, who will confirm receipt of your claim and provide you with a claim number, or contact you should they require further information.
4. Once you have received your Claim Number, you can forward further Non-Medicare Medical receipts to Sportscover as your treatment continues (for up to 12 months from the date of injury).

What should I send with my claim?

Receipts - If you have already undertaken treatments for your injury and incurred Non-Medicare Medical costs please submit your receipts to Sportscover.

Retain a copy - Please submit only original receipts to Sportscover. We recommend you retain a copy of all receipts and your Claim Form for your records.

Private Health Insurance (if applicable) – Please claim through your Private Health Fund first and then send Sportscover Australia a copy of your Private Health rebate advice.

Claims Conditions:

Written notice containing full particulars of your injury (as per this Claim Form) must be submitted to Sportscover within 180 days from the date of injury.

Subject to the Insurance Contracts Act 1984, any treatment must be completed within 12 calendar months from the date of injury.

All certificates and evidence required by Sportscover must be provided by you upon request and at your expense (if applicable).

Who is JLT Sport?

JLT Sport is the appointed broker for the Indoor Sports NSW Risk Protection Programme. As a division of Jardine Lloyd Thompson Pty Ltd, JLT Sport is Australia's leading provider of insurance and risk protection for the sport, recreation and fitness industries

Privacy:

We, JLT (including our subsidiaries and related entities), collect, store and use your personal details in accordance with the Privacy Act 1988 (and subsequent amendments).

We are collecting the information herein principally for the purpose of processing your Personal Injury Claim. Other purposes include providing risk management advice and statistical analyses to your sport.

By providing the information requested in this document, you agree to us collecting, using and disclosing your personal information as outlined in our Collection Statement available via www.jltsport.com.au

If you do not provide all or part of the information requested, we may not be able to process your application or you may prejudice your insurance cover.

You have the right to request access to, and correct, any personal information that we hold about you, subject to the provisions of the Privacy Act 1988.

To assist us in maintaining correct records we ask you to inform us of any changes to your personal information provided, as they occur.

If you provide us with personal information about other individuals, you must ensure that those persons have been made aware of the conditions herein. Where the information relates to health or other sensitive information as defined in the Privacy Act 1988, you must obtain it with the individual's consent.

Our Privacy Policy is available upon request or you can access it anytime via our web site

www.jltsport.com.au

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Section A: Claimant's Details

PERSONAL INFORMATION:

Claimant's Name:

First Name

Surname

Postal Address:

Street Address

State

Postcode

Contact Details:

Email Address

Phone Number (Bus. Hours)

Personal Details:

/ /

Male

Female

Date of Birth

Gender

/ /

: AM / PM

Date of Injury

Time of Injury

Occupation:

Team/Club Name:

Sport played at time of injury:

Centre Name:

Describe your injury and how it happened (please attached additional pages if required):

INJURY RESEARCH DATA:

When did the injury occur?

Warm Up

Warm Down

Training/Lesson

Competition/Event

Other_____

Type of involvement?

Recreational

State levels

National levels

Elite/international

Injured Person?

Athlete/Participant

Coach

Judge

Official

Other_____

How did the injury occur?

Fall

Slip/Trip

Collision

Slip/Trip

Overbalance

Surface Conditions:

Wet

Dry

Muddy

Indoor

Other

What were you attempting to do at the time of injury?

New skill or activity

Pre-learnt skill or activity

General activity

Other

Resumption date(s):

/ /

/ /

/ /

When will you resume WORK?

When will you resume TRAINING?

When will you resume PLAYING?

Private Health Cover:

Yes

No

Do you have Private Health Insurance?

If YES, what is the name of your Private Health Insurance Provider?

Private Health Coverage:

Dental

Physiotherapy

Ambulance

Hospital

Ambulance Membership:

Yes

No

PAYMENT DETAILS:

Payee details:

Myself

Other

To whom should we make payment?

Payee Name

If compensation by cheque:

Payee Postal Address

If compensation by EFTPOS:

Bank

Name on Account

BSB

Account Number

CLAIMANT DECLARATION:

By signing the declaration below, you confirm and agree to the following:

- The injury was sustained accidentally during an Indoor Sports activity and is not a pre-existing illness or condition.
- You have viewed, read and understood the Product Disclosure Statement (PDS) at www.jltssport.com.au
- You understand that the Health Insurance Act 1973 (Cth) prohibits the Insurer from reimbursing costs that are registered with Medicare (including the Medicare Gap).
- You acknowledge and agree to the information contained herein (including personal information) being shared with authorised members of JLT, the insurer, and the Claims Managers.
- You authorise any hospital, physician or other person who has attended to your injury, or any employer, to furnish JLT's representatives with any and all information with respect to your sickness or injury, medical history, consultation, prescriptions, treatments, copies of all hospital or medical records and copies of employment records.
- You agree that a photocopy or electronic version of this authorisation shall be considered as effective and valid as the original.
- You declare that the forgoing particulars are true and accurate in every detail. You agree that if you have made, or shall make, in any further declaration regarding this injury, any false or fraudulent statements or suppress or conceal or falsely state any material whatsoever, the covers shall be void and all rights to recover there under for past or future injuries shall be forfeited.

Claimant's Signature*

Date:

/ /

*Parent or Guardian if under 18 years

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Section B: Centre Declaration

CLUB DETAILS:

Claimant's Name:	_____	_____
	First Name	Surname
Centre Name:	_____	
Centre Contact:	_____	_____
	Centre Contact Person	Position within Centre
Contact Details:	_____	_____
	Contact Phone Number	Email Address
Affiliation Confirmation:	<input type="radio"/> Yes <input type="radio"/> No	
	Is the Centre Affiliated with Indoor Sports NSW?	

INJURY DETAILS:

Date/Time:	____/____/____	_____	AM / PM
	Date of Injury	Time of Injury	
Circumstances:	<input type="radio"/> Playing	<input type="radio"/> Training	<input type="radio"/> Travelling <input type="radio"/> Other
Opposition Team Name:	_____		
	If applicable		
Location:	_____		
	Where did the injury occur?		
Resumption date(s):	<input type="radio"/> Yes <input type="radio"/> No	____/____/____	
	Has the Claimant returned to TRAINING?	If YES, date Claimant returned?	
	<input type="radio"/> Yes <input type="radio"/> No	____/____/____	
	Has the Claimant returned to COMPETITION?	If YES, date Claimant returned?	

CENTRE DECLARATION:

By signing the declaration below, you confirm and agree to the following:

- A. You are an authorised representative of, and you are acting on behalf of, the Claimant's Centre (as above).
- B. After reasonable inquiry, you confirm the injury details supplied herein are true and accurate.
- C. You declare the Claimant's injury was sustained accidentally during the activity noted above and is not a pre-existing illness or condition.
- D. The Claimant was a registered and financial member of this Indoor Sports NSW centre at the time of injury, and was entitled to insurance cover at the time of injury.
- E. You confirm the centre's level of cover as per the details provided above.

Centre Representative's Name:	_____		
Position at Centre:	_____		
Centre Representative's Signature:	_____	Date:	____/____/____

WITNESS STATEMENT:

A Statement from anyone who has witnessed your accident is required. Please have a witness provide a full description of the incident giving rise to the claimant's injury, as seen by the witness:

Witness's Name:	_____		
Witness's Address:	_____		
Official's Signature:	_____	Date:	____/____/____

Please forward this document to Indoor Sports NSW Inc. for final approval:

INDOOR SPORTS NSW INC. STATEMENT:

I confirm that the above-named claimant nominated on this claim form is a paid registered insurance member of the Indoor Sports NSW Inc. Personal Accident Insurance Programme.

Official's Name:	_____		
Official's Signature:	_____	Date:	____/____/____

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Section C: Loss of Income

TO BE COMPLETED BY THE CLAIMANT:

- Do you wish to claim Loss of Income Benefits? If NO, proceed to SECTION D Yes No
- If you are NOT claiming Loss of Income Benefits please do not complete this section. Please proceed to Section D.**
- If you wish to claim Loss of Income Benefits, ensure your club has purchased Loss of Income Cover for this Period of Cover. Please obtain details of your club's Loss of Income Cover before completing the following questions.
- Can you claim compensation from any other policy that includes loss of income benefits (such as Workers Compensation)? Yes No
- Have you ever made previous claims in respect to a personal accident insurance policy or plan? Yes No
- Have you engaged in any other income earning employment since you became injured? Yes No

TO BE COMPLETED BY THE CLAIMANT'S EMPLOYER (OR ACCOUNTANT IF SELF-EMPLOYED):

Claimant's Name: _____
First Name _____ Surname _____

Employer/Business: _____
Employer/Company Name _____ Contact Person _____

Postal Address: _____
Street Address _____ State _____ Postcode _____

Contact Details: _____
Email Address _____ Phone (Bus. Hours) _____ Mobile _____

Employment Status: Full Time Part Time Casual Self Employed

Employment Details: \$ _____ \$ _____ / / _____
Employee's NET weekly salary Employee's GROSS week salary Date Employee commenced with company.
If Self-Employed or Casual, please provide average weekly salary based on 12 month period directly prior to injury.

Injury Details: / / _____ / / _____
Date employee ceased work Date expected to resume duties

Returned to Work: Yes No _____
Has the Employee returned to work? If YES, what date did the Employee return?

Salary Received: Yes No If YES, what for? _____
During the period of incapacity, has the employee received a salary?

Sick Leave: Yes No Amount Paid: \$ _____ from / / to / /

Annual Leave: Yes No Amount Paid: \$ _____ from / / to / /

Other: Yes No Amount Paid: \$ _____ from / / to / /

Net of business expenses, personal deductions and income tax; excludes bonuses, commissions and all other allowances. Excludes income derived from playing sport.

EMPLOYER'S DECLARATION:

By signing the declaration below, you confirm and agree to the following:

- You are the Claimant's current employer (or accountant if the claimant is self-employed),
- After reasonable inquiry, you confirm the employment and salary details supplied herein are true and accurate,
- You will supply upon request any further information as required for the determination of this claim.

Employer's Signature: _____ Date: / / _____

* Accountant's signature (if claimant is self-employed)

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Section D: Physician's Report

**This section must be completed (in full) by your attending physician.
An attending physician includes a general practitioner, physiotherapist, chiropractor or dentist.**

THIS SECTION MUST BE COMPLETED WITHOUT EXPENSE TO JLT SPORT

PHYSICIAN'S REPORT

Claimant's Name: _____
First Name _____ Surname _____

Physician's Details: _____
Physician's Name _____ Phone Number _____

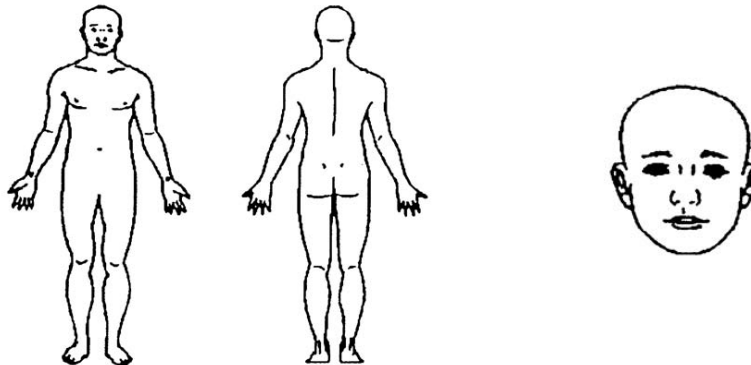
Injury Consultation: _____ / _____ / _____
Date of Injury _____ Date of Consultation _____

Diagnosis/History of injury:

Injury Location:

Ankle Arm Dental Facial Foot
 Hand Head Internal Knee Lower Leg
 Shoulder Spinal Torso Upper Leg

Please mark (x) the anatomical location below:



Injury Type:

Amputation Bruising Concussion Cut Death
 Dental Dislocation Fracture/Break Rupture Sprain
 Strain Fatigue/Debilitation

First Medical Treatment: _____ / _____ / _____
Date of treatment _____ Name of attending physician _____

Do you consider the Claimant's injury to be a NEW injury? Yes No

Do you consider the Claimant's injury to a recurrence of a previous injury? Yes No

If YES, please provide details and a description:

Does the Claimant have any congenital defects or chronic deases? Yes No

If YES, please provide details and a description (dates, name of treating doctor, etc):

Continued next page.

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Section D: Physician's Report *continued*

PHYSICIAN'S REPORT

Have you referred the patient to any other services or treatment?

Yes No

If YES, please provide details below:

Physiotherapy: Yes No

 If YES, approx. number of treatments required.

Chiropractics: Yes No

 If YES, approx. number of treatments required.

Surgery: Yes No

 If YES, please provide details

Other: Yes No

 If YES, please provide details

Has the Claimant been able to do any work since the injury occurred?

Yes No

What date do you advise the Claimant to return to playing sport?

____ / ____ / ____

If YES, please provide details

PHYSICIAN'S DECLARATION:

By signing the declaration below, you confirm and agree to the following:

- A. You have examined the Claimant's injury as described on this form;
- B. You declare that all information provided by you and supplied herein is true and accurate.

Physician's Signature:

Date:

LOSS OF INCOME CLAIMS ONLY

The following Incapacity to Work Statement must be completed by a qualified Medical Practitioner (i.e. General Practitioner, Surgeon or a Specialist). It will not be accepted if completed by a Physiotherapist, Chiropractor, etc.

INCAPACITY TO WORK STATEMENT:

I, _____ examined _____ on ____ / ____ / ____
Medical Practitioner's Name Claimant's Name Date of examination

In my opinion, this person is/has been unfit to work from ____ / ____ / ____ to ____ / ____ / ____ inclusive.
First day of incapacity Last day of incapacity

Please provide any further comments in regard to your assessment of the injury/condition?

By signing the declaration below, you confirm and agree to the following:

- A. You have examined the Claimant's injury as described on this form;
- B. You declare that all information provided by you and supplied herein is true and accurate.

Medical Practitioner's Signature:

Date:

For more information, please refer to JLT Sport's web site:

www.jltsport.com.au

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