



Gridiron Australia National Insurance Program

The following is a Summary of Personal Accident Insurance provided to all Australian Gridiron Associations, Leagues, Clubs, playing members and non-playing officials affiliated to Gridiron Australia and participating within organised club competitions of each State and Territory.

This Program has been arranged by Gridiron Australia on behalf of all Insured Persons.

Who can make a claim?

A claim can be made by any person who is a registered playing member or non-playing official of an Australian Gridiron Club (that is directly affiliated with the State/Territory body) who has been injured whilst playing, training or participating in Gridiron related activities.

What benefits am I entitled to?

Lump Sum Benefits

Death \$50,000 (\$10,000 if under 18 years)

Other Permanent Disabilities as per the table of benefits contained within the policy wording.

Loss of Income (Weekly Benefits)

Coverage provided for weekly income foregone by playing members or non-playing officials should they be injured whilst involved in a gridiron related activity.

85% of net weekly income or \$250 per week (whichever is the lesser).

A 14 day elimination period applies and weekly benefits can be paid for up to 52 weeks.

Non-Medicare Medical Expenses

Payment of non-Medicare medical expenses incurred within 12 months of injury, after any reimbursement from your private health fund. These expenses may include physiotherapy, private hospital accommodation, osteopathy, acupuncture and ambulance.

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

**The reimbursement is 100% to a maximum of \$2,000 per claim.
A \$100 excess applies per claim.**

Additional benefits include:

Emergency Home Help	100% reimbursement	\$200 maximum per claim	14 day elimination period
Student Tutorial Costs	100% reimbursement	\$200 maximum per claim	14 day elimination period
Out of Pocket Expenses	100% reimbursement	\$175 maximum per week	\$2,500 maximum per claim

How do I make a claim?

When making a claim for an injury you must:

1. Advise your club secretary that you wish to make a claim
2. Obtain a claim form from the JLT Sport website at www.jltsport.com.au/gridiron or by contacting JLT Sport on 1300 130 373
3. Complete all relevant sections of the claim form. The Attending Physician's Report must be signed before submitting the claim
4. Submit the claim form to the address on the front page together with any non-Medicare medical receipts (retain a copy for your own records).

General Claims Information

We **do not** cover the costs of surgeons, anaesthetists, doctors, x-rays or accounts which are related to Medicare.

We **do not** cover the Medicare Gap (The Health Insurance Act (Cth) 1973 does not permit us to).

Subject to The Insurance Contracts Act 1984, we provide reimbursement for treatment which is **received within 12 months** of the injury for the period you are unable to attend 'the sport'. Once you resume 'the sport' reimbursement ceases.

If you are covered by Private Health Insurance, you must claim accounts through them first. You can then forward the receipts along with the 'rebate advice statement', which indicates the level of benefits paid, to our office.

If you have undergone surgery in a private hospital (which is not covered by Medicare) please provide an **itemised** receipt/account.

Who can I contact if I have a question?

You can contact JLT Sport on **1300 130 373** or you can send an email to jltsport@jlta.com.au

Mailing address: JLT Sport – PO Box H25, Australia Square, Sydney NSW 1215

Fax Number: (02) 9262 2627