

JLT Sport Personal Injury Claim Form

Football NSW Risk Protection Programme



Important Information

Who should use this claim form?

You should complete this form if:

- Insured** - You are a player, umpire, official or volunteer (Insured Person) of a Association/Club (the Insured) covered within the FNSW Risk Protection Programme; and
- Injured** - You sustained an accidental injury during the Policy Period whilst actually participating in a sanctioned football event/activity; and
- Non-Medicare** - You are likely to incur or have incurred medical costs that are not listed on the Medicare Benefits Scheme

Before completing this form, ensure you are familiar with the Product Disclosure Statement (PDS) available on JLT Sport's web site www.jltssport.com.au/FNSW.

What is covered?

The FNSW Risk Protection Programme's Personal Accident cover provides some reimbursement for Non-Medicare Medical Costs and/or Loss of Income cover for 12 months from the date of injury.

Commonwealth Legislation prevents reimbursement of Medicare costs including the Medicare Gap. Non-Medicare Medical Benefits are covered up to the limits outlined below.

Please refer to JLT Sport's web site for the Product Disclosure Statement (PDS).

How much can I claim?

The following table outlines the reimbursement capacity within the FNSW Risk Protection Programme.

Non-Medicare Medical Costs	Loss of Income
100% Reimbursement	85% Reimbursement
\$5,000 maximum per claim / \$350 Maximum for Physio	\$250 maximum per week
\$50 excess per claim	7 day waiting period

All clubs receive the above coverage at the commencement of each period of cover.

Where surgery for an injury is required, Physio relating to that injury is not capped at \$350 and is claimable within the \$5,000 maximum per claim

What is NOT covered?

The following examples demonstrate some areas not covered by the Personal Accident cover:

- Medicare items (see below);
- the Medicare Gap (see below);
- Injuries sustained whilst playing against medical advice.

Please refer to JLT Sport's web site for the Product Disclosure Statement (PDS) for further details.

What does "Non-Medicare" mean?

Medicare is a Commonwealth Government programme that provides free or subsidised treatment from medical professionals such as doctors and specialists. The Medicare Benefits Scheme (MBS) lists the items that are eligible for a Medicare rebate.

Sometimes, your doctor or specialist may charge more than the Medicare rebate, which may leave you with out-of-pocket expenses. This is commonly called the "Medicare Gap".

Section 126 of The Health Insurance Act 1973 (Cth) does not permit the Insurer or the JLT Trustee to reimburse any part of a Medicare Item (this includes the Medicare Gap).

This means that if your treatment is listed on the Medicare Benefits Scheme, it is not claimable through the FNSW Risk Protection Programme. For further information about Medicare please visit www.health.gov.au or www.medicare.gov.au

Please note: Some Private Health Funds may offer Medicare Gap Insurance Cover. JLT Sport is not a Private Health Fund, nor do we offer Private Health Insurance.

Important Information

Claim Conditions

Section A:
Claimant's Details

Section B:
Club Declaration

Section C:
Loss of Income

Section D:
Physician's Report

WHAT'S COVERED?

NON-MEDICARE EXAMPLES:

Ambulance

Physiotherapist

Dental

Private Hospital Accom.

Chiropractor

WHAT'S NOT COVERED?

MEDICARE EXAMPLES:

Doctor

Surgeon

Surgeon's Assistant

Anaesthetist

X-Rays

Public Hospitals

Send completed forms to:

QBE Claims Department

GPO Box 4108

Sydney NSW 2001

Or

accidentandhealth@qbe.com

www.jltssport.com.au

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FNSW Risk Protection Programme



Claim Conditions

How to lodge a Personal Injury 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 your QBE Claims team; **02 9375 4874**
 - Send your completed claim form to QBE Claims Department – GPO Box 4108, Sydney NSW 2001 or accidentandhealth@qbe.com.

Please note; email is the most efficient method of claim lodgement

2. Within 90 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. QBE 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 QBE 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 QBE.

Retain a copy - Please submit only original receipts to QBE. 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 QBE 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 QBE within 90 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 QBE 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 FNSW 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

Collection Statement under the Privacy Act 1988:

In accordance with the Privacy Act 1988 (and subsequent amendments), we, Jardine Lloyd Thompson Pty Ltd (and our subsidiaries and related entities) (JLT) draw your attention to the following:

- We may collect personal information about you by means of the enclosed document.
- We are collecting the information principally for the purpose of approaching the (re)insurance market, placing insurance, assessing and advising you on your insurance needs, claims handling or risk management (depending on your requirements). Other purposes include providing you with information about other JLT products or services. If you are proposing for or renewing insurance, the information is required pursuant to your duty of disclosure under the Insurance Contracts Act 1984, the Marine Insurance Act 1909 or at common law.
- The information we collect may be disclosed to third parties including but not limited to (re)insurers, insurance intermediaries, service providers, finance providers, advisers, agents and JLT related Group companies. Those entities will hold and use the data in accordance with their own privacy policies which may include disclosure to third parties located offshore.
- By providing the information requested in the attached document, you agree to us collecting, using and disclosing your personal information as outlined in this Collection Statement. Those entities will hold and use the data in accordance with their own privacy policies which may include disclosure to third parties located offshore.
- If you do not provide all or part of the information requested, we may be unable to process your application or provide other required services, your application for insurance may be declined 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 in 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 above matters. Where the information collected relates to health, criminal record or other sensitive information as defined in the Privacy Act 1988, you must obtain it with the individual's consent.

For further information contact your JLT Client Risk Adviser or the JLT Privacy Officer:
Jardine Lloyd Thompson Pty Ltd, 66 Clarence Street, SYDNEY NSW 2000 Telephone: (02) 9290 8000

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Complete ALL sections

Send within 90 Days

Don't wait for treatment

Retain copies of all receipts

Retain a copy of your claim

Send completed forms to:

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GPO Box 4108

Sydney NSW 2001

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accidentandhealth@qbe.com

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 _____ / _____ / _____ AM PM
Date of Birth _____ Gender _____ Date of Injury _____ Time of Injury _____

Club Name: _____

Association Name: _____

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

INJURY RESEARCH DATA:

Session: Playing Training Travelling Event Other Warm up/down

Location: Indoor Outdoor

Injured Person: Player Referee Official Trainer Other

Grade: Senior Junior Not Applicable

Surface Type: Asphalt Concrete Grass Indoor Timber Synthetic Grass

Weather Conditions: Fine Rain Extreme Heat Extreme Cold

Surface Conditions: Wet Dry Muddy Indoor Other

Half: 1st 2nd

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? _____ BSB _____ Account Number _____
Account Name _____

CLAIMANT DECLARATION:

- By signing the declaration below, you confirm and agree to the following:
- A. The injury was sustained accidentally during a football activity and is not a pre-existing illness or condition.
 - B. You have viewed, read and understood the Product Disclosure Statement (PDS) at www.jltsport.com.au/FNSW.
 - C. You understand that the Health Insurance Act 1973 (Cth) prohibits the Trustee and Insurer from reimbursing costs that are registered with Medicare (including the Medicare Gap).
 - D. 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.
 - E. You authorise any hospital, physician or other person who has attended to your injury, or any employer, to furnish QBE's representatives with any and all information with respect to any sickness or injury, medical history, consultation, prescriptions, treatments, copies of all hospital or medical records and copies of employment records.
 - F. You agree that a photocopy or electronic version of this authorisation shall be considered as effective and valid as the original.
 - G. 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.
 - H. You authorise any and all information regarding claims with any other insurer to be released to JLT's representatives.

Claimant's Signature* _____

*Parent or Guardian if under 18 years

Date: _____ / _____ / _____

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Section B: Association Declaration

CLUB DETAILS:

Claimant's Name: _____
First Name _____ Surname _____

Club Name: _____

Club Contact: _____
Club Contact Person _____ Position within Club _____

Contact Details: _____
Contact Phone Number _____ Email Address _____

Association Name: _____

INJURY DETAILS:

Date/Time: _____ / _____ / _____ AM PM
Date of Injury _____ Time of Injury _____

Circumstances: Playing Training Travelling Other

Opposition Club Name: _____
If applicable _____

Ground/Location: _____
Where did the injury occur? _____

Resumption date(s): Yes No
Has the Claimant returned to TRAINING? _____
If YES, date Claimant returned? _____ / _____ / _____

Is the player registered? Yes No
FFA Registration number: _____

CLUB 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 Club or Association (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 football activity noted above and is not a pre-existing illness or condition to the best of my knowledge

Club Representative's Signature: _____ Date: _____ / _____ / _____

ASSOCIATION DECLARATION:

- By signing the declaration below, you confirm and agree to the following:
- D. You are an authorised representative of, and you are acting on behalf of, the Claimant's Club or Association (as above).
 - E. After reasonable inquiry, you confirm the injury details supplied herein are true and accurate to the best of my knowledge

Association Representative's Signature: _____ Date: _____ / _____ / _____

Association Name and Title: _____

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Section C: Loss of Income

TO BE COMPLETED BY THE CLAIMANT:

Do you wish to claim Loss of Income Benefits? Yes No If NO, proceed to SECTION D

If you are NOT claiming Loss of Income Benefits please do not complete this section. Please proceed to Section D.

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 from / / to / /
Annual Leave: Yes No from / / to / /
Other: Yes No 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:

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

Employer's Signature:

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

Date:

/ /

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

www.jltsport.com.au/FNSW



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Section D: Physician's Report

This section must be completed (in full) by your attending Dentist, Doctor or Surgeon not by a physiotherapist or chiropractor.

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

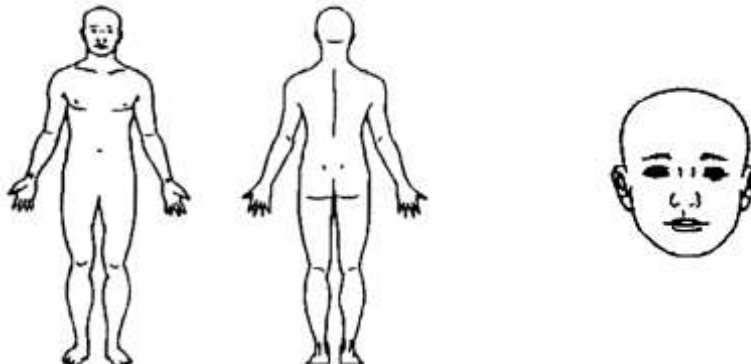
Date of Consultation

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):

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Section D: Physician's Report

PHYSICIAN'S REPORT (continued)

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 Football? _____ / _____ / _____

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: _____ / _____ / _____

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