

BENEFIT

Reimbursement up to 75% of Non Medicare medical costs, up to a maximum of \$2,000 per injury.

EXCESS

\$75 excess applies to each injury. There is a nil excess if a member belongs to a private health fund.

CONDITIONS

- (i) If a member belongs to a private health fund, they must claim from that fund first.
- (ii) Non Medicare Medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

3) LOSS OF INCOME

This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

BENEFIT

85% of your net weekly income up to a maximum of \$300 per week, whichever is the lesser.

EXCESS

14 days

BENEFIT PERIOD

52 weeks from the date of injury.

4) STUDENT ASSISTANCE BENEFIT

Reimburses costs up to a maximum of \$400 per week for costs actually incurred for tutoring, travel costs etc to assist the full time student.

EXCESS

7 days

BENEFIT PERIOD

52 weeks from the date of injury.

- Other benefits available but not listed are:-
- Domestic Home Help – Non Income Earners Benefit
- Parental Inconvenience Allowance
- Funeral Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the Sports Underwriting Australia Pty Ltd Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact Football Federation Tasmania.

How To Make A Claim

PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, contact Willis to obtain a claim form.
- The declaration on the claim form needs to be signed by your Club and Football Federation Tasmania.
- Once you have completed your claim form, please forward to Claims Services Australia (the claims administrators for Sports Underwriting Australia) along with all original receipts (unless retained by your health fund). Their address is Claims Services Australia, PO Box 2717, TAREN POINT NSW 2229

PROFESSIONAL INDEMNITY & PUBLIC LIABILITY

In the event of a liability claim, do not admit liability under any circumstances. Contact Willis immediately to notify any incidents on ph: (03) 6235 8500 or 1300 WILLIS (i.e 1300 945 547).

Important Notes

- 1) This information is only a summary of the cover provided. The policies with full conditions are available by contacting Football Federation Tasmania.
- 2) This insurance program commenced on 31 October 2007 and expires on 31 October 2008.
- 3) Willis Australia Limited has arranged this insurance program to provide benefits to those registered members of Football Federation Tasmania 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 are encouraged to take out Private Health Insurance.
- 4) Football Federation Tasmania is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 5) The insurer for the Public Liability Program and Personal Accident Program is Calliden Group Limited via Sports Underwriting Australia.

SUMMARY OF INSURANCE COVER 2007/08



FOOTBALL FEDERATION
TASMANIA

Willis

Willis Australia Limited

Level 6, 85 Macquarie Street HOBART TAS 7000

Phone (03) 6235 8500

or

local call cost only 1300 WILLIS (i.e 1300 945 547)

Fax (03) 6234 8722

Email: sports.au@willis.com Website: www.willis.com.au

AFS Licence No: 240600 ABN: 90 000 321 237

Introduction

Willis Australia has designed this insurance program for Football Federation Tasmania and its members.

This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by Football Federation Tasmania, including futsal competitions endorsed by Football Federation Tasmania. These activities include official events, playing, training and trialling, fundraising activities and travel to and from these activities.

This brochure is a summary of the cover only. If additional cover is required to this standard cover please contact Willis for an individual quotation.

Who Is Willis?

Willis is a licensed insurance broker and has organised this insurance program in association with Football Federation Tasmania. The Willis Group is one of the largest insurance brokers in the world and has operated in Australia for almost 50 years, with offices in all States and the Australian Capital Territory. More information on Willis can be obtained by visiting www.willis.com.au

Who Is Insured?

This program covers Football Federation Tasmania and all affiliated bodies including all members, temporary / trialling members, officials, accredited coaches, referees, executives and voluntary workers.

What Is Covered?

This program incorporates three covers;

- Public Liability
- Professional Indemnity
- Personal Accident

(a) Public Liability Insurance

SCOPE OF COVER

This policy provides protection for insured entities and persons that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world excluding USA and Canada.

LIMIT OF LIABILITY

The cover provided is up to a maximum of \$20,000,000.

EXCESS

There is a \$1,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Football Federation Tasmania unless otherwise agreed.

(b) Professional Indemnity Insurance

SCOPE OF COVER

Provides indemnity to a coach or official if they are held liable for an error or incorrect advice which results in injury or property damage to a third party.

LIMIT OF LIABILITY

The cover provided is up to a maximum of \$5,000,000.

EXCESS

There is a \$1,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Football Federation Tasmania unless otherwise agreed.

Willis

Further information on the Football Federation Tasmania insurance program can be obtained by visiting www.willis.com.au/fft



(c) Personal Accident Insurance

SCOPE OF COVER

Coverage applies whilst members are involved in sanctioned Football Federation Tasmania activities, including futsal competitions endorsed by Football Federation Tasmania. These activities include official events, playing, training and trialling, fundraising activities and travel to and from these activities.

This section provides cover for members aged between 2 and 80 years of age.

BENEFITS

The main benefits under the Personal Accident Policy are listed below:-

1) DEATH & PERMANENT INJURIES

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 payment is \$75,000.

2) NON-MEDICARE MEDICAL EXPENSES

This covers insured persons for NON-MEDICARE MEDICAL Expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover.

NOTE: Only NON-MEDICARE items are claimable (i.e The “Medicare gap” is not claimable due to government legislation).

The most common “Non Medicare” expenses include:-

- Private Hospital
- Dental
- Ambulance
- Chiropractic
- Physiotherapy
- Osteopathy

Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:-

- Doctor's Fees
- Surgeon's Fees
- Anaesthetist's Fees
- X-rays