

NAB AFL Auskick Personal Accident Insurance



INVOLVEMENT: With parental involvement and supervision, safety is paramount.

PERSONAL ACCIDENT INSURANCE

The following is a summary of Personal Accident Insurance provided to NAB AFL Auskick members.

The AFL has arranged Personal Accident Insurance coverage for registered participants of NAB AFL Auskick.

The cover is managed by JLT Sport on behalf of the JLT (Australian Football National Risk Protection Program – NAB AFL Auskick) Discretionary Trust (JDT) and Accident & Health International (AHI). AHI act as an agent for Allianz Australia Insurance Ltd.

WHO CAN MAKE A CLAIM?

A claim can be made by any participant, coordinator or volunteer involved in NAB AFL Auskick activities.

WHAT BENEFITS AM I ENTITLED TO?

Non-Medicare Medical Payment of non-Medicare medical expenses (incurred within 12 months of injury) after any reimbursement from your private health fund. These expenses include physiotherapy, dental, private hospital accommodation, osteopathy and acupuncture. The maximum benefit payable is as follows:

- 75% reimbursement of non-Medicare Medical Expenses
- \$1500 maximum paid out per claim
- \$50 excess per claim

Additional benefits include:

Student Assistance

- \$150 per week for maximum 52 weeks
- 7-day elimination period

Home Help Allowance

- \$150 per week for maximum 52 weeks
- 7-day elimination period (non-income earners only)

Parents' Allowance

- \$25 per day to maximum of \$1500
- 1-day elimination period (non-income earners only)

Funeral Expenses

- 100% reimbursement to maximum \$5000

The Personal Accident policy is **NOT** designed to replace, but rather is an adjunct to private health insurance. Due to the Health Insurance Act, no coverage is provided under this insurance policy for medical expenses which are payable (whether fully or partly) by Medicare. All medical treatment must be certified necessary by a medical practitioner.

CAPITAL BENEFITS

Death \$50,000 (other Permanent Disability benefits as per table outlined on the JLT Sport website).

HOW DO I MAKE A CLAIM?

When making a claim for an injury you must:

1. Advise your coordinator that you wish to make a claim.

2. Obtain a claim form from the JLT Sport website or contact JLT Sport direct on 1300 130 373.
3. Send the fully completed claim form including the signed Attending Physician's Report to JLT Sport together with any 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 that are related to Medicare.
- We do not cover the Medicare Gap (The Australia Health Insurance Act does not permit us to).
- After \$200 worth of treatment from a physiotherapist, a doctor's referral must be obtained.
- 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 your fund 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.

PUBLIC & PRODUCTS LIABILITY INCLUDING PROFESSIONAL INDEMNITY

For any potential Public & Products Liability claims, please contact your State NAB AFL Auskick Manager.

WHO CAN I CONTACT IF I HAVE A QUESTION?

Phone: JLT Sport on 1300 130 373

Email: jlt sport@jlta.com.au

Mail: JLT Sport, 15/500 Collins Street, Melbourne VIC 3000

Fax: (03) 9614 3184

Please refer to the JLT Sport website for a full list of policy conditions and exclusions (jlt sport.com.au/afl)

