

General Information Sheet – Personal Injury Insurance



Accidents. We never see them coming. But you can be better prepared with the right Personal Injury insurance policy. Personal Injury insurance is designed to offer some peace of mind to members, participants, volunteers etc of an organisation by having protection for certain costs related to an injury sustained whilst involved in an Insured's activity.

What is Generally Covered

- Physio
- Chiro
- Dental
- Ambulance transport
- Private hospital

What is Generally Not Covered

- Doctor's Fees
- Surgeon's Fees
- Anaesthetist's Fees
- X-rays
- Public hospital costs
- MRI Scans

When does Personal Injury Insurance apply?

Personal Injury insurance provides coverage for injuries sustained whilst participating in an activity under the following circumstances:

- An official match or training session
- Travelling to and from an official club activity
- Participation in an official club function
- Tours or representative matches

Your claim may be affected if you

- Play against medical advice
- Have a related pre-existing injury
- Were under the influence of alcohol or drugs
- Were involved in a criminal act
- Have a related pre-existing illness or disease (i.e. cancer, heart condition)



What cover is generally provided within a Personal Injury policy?

- Capital Benefits – provides cover in the event of death or permanent disability. Please refer to your Programme Summary for full benefit details and limits.
- Non-Medicare Medical Benefits – provides reimbursement for items that are not claimable in any way through Medicare. Due to legislation, this does not include the Medicare Gap.
- Loss of Income cover – (where included) provides reimbursement of a claimant's weekly income. Please refer to your Programme Summary for full benefit details and limits.

Examples of Personal Injury Claims

Capital Benefit – a participant loses permanent sight in one eye due to a ball hitting him. The claimant can claim for permanent disablement under this section.

Non-Medicare Medical Benefits – a participant requires a knee reconstruction resulting from a sporting injury. A claim can be made through this section of the policy for items not covered in part by Medicare.

Loss of Income (where covered by the sport) – Bill is a builder and is unable to work due to breaking his leg whilst playing. His loss of earnings (not including sick leave) can be claimed under this section of the policy.

How do I make a Personal Injury claim?

- **Step 1** – access a current claim form from the Marsh website www.marsh.com/au/afl
- **Step 2** – complete all relevant sections of the claim form
- **Step 3** – send your claim form to Echelon* as soon as possible** Echelon Claims Services GPO Box 1693 Adelaide SA 5001 or sportsclaims@echelonaustralia.com.au
- **Step 4** – your claims advisor will confirm receipt of your claim

**Please note – most policies have a time limit in which to submit your claim form

Quick Note

MRI scans are generally claimable through Medicare, however, sometimes the referrer and/or provider is not registered with Medicare. In this case, you can claim through your Personal Injury policy.

Quick lodgement and a fully completed claim form will assist speedy processing of your claim visit:

<https://au.marsh.com/sport/make-a-claim.html>

*Echelon Australia Pty Ltd (Echelon) ABN 96 085 720 056 is a business of Marsh & McLennan Companies (MMC). Echelon is the appointed claims manager for all Personal Accident claims on behalf of the Insurer and the Trustee.



Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303), Australian Financial Services Licence (AFSL) No 238369 (Marsh Advantage Insurance) will be providing the financial services on your behalf. Marsh Advantage Insurance is a subsidiary of Marsh Inc. Marsh Inc. is a world leader in delivering risk and insurance services and solutions to clients.

Global risk management consulting, insurance broking and insurance program management services are provided for businesses, professional services organisations and private clients under the Marsh Advantage Insurance name.

Marsh Advantage Insurance's ultimate parent is Marsh & McLennan Companies, Inc. (MMC) which is a public company listed on the New York, Chicago and London stock exchanges.

Disclaimer: The information contained in this report is confidential, may be privileged, and is intended for the use of the individual or entity named. If you, the reader of this report, are not the intended recipient, the agent, or employee responsible for delivering this report to the intended recipient, you are expressly prohibited from copying, disseminating, distributing or in any other way using any of the information in this report.

If this communication contains personal information we expect you to treat that information in accordance with the Australian Privacy Act 1988 (Cth) or equivalent. You must advise us if you cannot comply.

Copyright © 2022 Marsh Advantage Insurance Pty Ltd. All rights reserved. S22-0347.