

## PERSONAL ACCIDENT INSURANCE – SUMMARY OF BENEFITS

### Capital Benefits:

- Death: \$50,000 (\$10,000 if under 18 years of age)
- Other Permanent Disabilities: A percentage of \$50,000 depending on the injury
- Includes: \$5,000 for becoming HIV positive as a result of playing in the sport

### Non-Medicare Medical Benefits

- Pays 75% of expenses up to \$3,000 for Non-Medicare medical related expenses, including but not limited to
  - Private Hospital Accommodation
  - Ambulance Transport Cost
  - Chiropractic
  - Dental Services (to sound whole teeth)
  - Ancillary Medical Procedures
  - Theatre Fees in Private Hospitals where Medicare does not apply
  - Orthotics, Splints and Prostheses where medically necessary
- Physiotherapy pays 95% for the first 5 visits, 80% for the following 5 visits and 75% thereafter
- Private Health cover kicks in first where applicable
- Does NOT cover the Medicare Gap
- A \$100 excess per injury applies
- \$2,000 repatriation benefit is included if hospitalized for more than 3 days and more than 200km from home (in Australia)

### Additional Expenses:

- Injury Assistance and Parents Inconvenience Benefit
- Rehabilitation Benefit
- Bed Care Benefit
- Dependant Children's Allowance
- Home Renovation Benefit
- Funeral Expenses Benefit
- In Memoriam Benefit
- Kidnapping Benefit
- Membership Benefit

Please refer to Section 4.4 of the Sportscover Sports Injury Wording for further detail and specific limits

### How to Make a Claim:

- Call the claims hotline on 1300 134 956 and report the claim – make sure you have your policy number, or
- Got to <http://www.sportscover.com/claims.asp> and report the claim online. You will then be able to track your claim using the pin number provided.