



### **What is Personal Accident (Sports Injury) insurance?**

Personal Accident insurance is a policy that covers you in the event that you are injured whilst participating or travelling to or from training or events that are sanctioned by Water Polo Australia or their affiliated Associations or Clubs.

Whilst the National Insurance Scheme provides basic levels of cover for players and others participating in Water Polo, it is not all encompassing and does not seek to replace the need for Private Health and other insurances.

WPA encourages all players and officials to take out their own Private Health Insurance, Life Insurance and Loss of Income coverage over and above the coverage provided under this Scheme.

### **Who is covered?**

- Registered Members
- Officials (Referees)
- Non-Playing Officials
- Coaches
- Assistant Coaches
- Team Managers
- Selectors and Other Match Officials
- Members of the Board of Management
- Directors
- Employees
- Administrators
- Executive Officers
- Voluntary Workers

### **When are you covered?**

Whilst:

- a. Playing in official matches
- b. Engaged in organised training or practice sessions
- c. Travelling directly between activities described in (a) or (b) above, and the Insured Persons' Normal Place of Residence or place of employment.

- d. Staying away from your residence during a tour for the purpose of participating in representative matches and/or any other games duly authorised
- e. Engaging in administrative or organised social activities of Water Polo Australia

**What is covered?**

The policy covers many Non Medicare Medical Expenses such as Private Hospital accommodation, theatre fees, physiotherapy, chiropractic, dental, ambulance, some MRI's and other ancillary expenses

**Will the insurer pay for the expenses up front?**

All accounts must be paid and Private Health insurance claimed prior to submitting the claim (medical expenses for ongoing treatment can be forwarded as and when they occur)

**Is the Medicare gap covered?**

No. Sportscover are not permitted by the Health Insurance Act 1973 to provide cover for the Medicare gap. This means that in most cases, a service that is performed by a Registered Doctor, Surgeon, Anaesthetist, Pathologist & Radiologist will not be covered by the policy

**What is the Excess?**

Non Medicare Medical expenses are subject to \$50 excess

Loss of income claims are subject to a 10 day excess

**What is the benefit period?**

52 weeks for Loss of Income

**When should I return the completed claim form?**

As soon as possible, however it must be within 120 days of the accident even if treatment is not yet complete