**VAFA PERSONAL INJURY ISURANCE**

South Melbourne District senior football players, game officials and volunteers are covered by **personal injury** insurance with JLT Sport under the Australian Football National Risk Program.

Please note that our bronze level of insurance does ***not*** provide any **income protection** insurance. Cover for personal injury is quite limited and the Club strongly recommends that you take out your own private health, accident, ambulance, life and income protection insurance where possible. You may already have some cover under your superannuation.

1. **WHAT IS GENERALLY COVERED - :**

* physio
* chiro
* dental
* ambulance transport
* private hospital accommodation

1. **WHAT IS GENERALLY *NOT* COVERED -:**

* Doctor’s fees
* Surgeon’s fees
* Anaesthetist’s fees
* X-rays
* Public hospital costs
* MRI scans

1. **YOU CAN’T CLAIM IF YOU -:**

* Play against medical advice
* Have a pre-existing injury, illness or disease
* Are under the influence of alcohol or illicit drugs
* Are involved in a criminal act

1. **WHEN DOES PERSONAL INJURY INSURANCE APPLY?**

* During an official game or training session
* Travelling to and from an official club activity
* Participating in an official club function
* Tours or representative matches

1. **WHAT COVER IS PROVIDED?**

The Club has bronze level cover as follows -:

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* Capital or death benefits - $100,000
* 50% reimbursement of ***non-Medicare*** medical costs up to a maximum of $2,000 per claim. This excludes any Medicare Gap.
* A $100 excess is payable per claim
* Quadriplegia/paraplegia - $1,000,000
* Permanent disability payments are scaled as a percentage of the capital benefit
* Parents inconvenience allowance
* Student assistance benefit
* Funeral expenses

**Note that there is a wide range of exclusions of provisos and there are maximum limits for any one injury, just as you find with private health policies. Basically, if it is something that can be claimed through Medicare or private health insurance, you will not have any entitlement under the Club policy.**

1. **HOW TO MAKE A CLAIM**

* You *must* be assessed by a qualified medical practitioner *before* seeking other treatment in accordance with medical advice.
* Complete a claim form which you will find at [**www.jltsport.com.au**](http://www.jltsport.com.au) **or call JLT on 1300 130 373**
* Lodge the claim form within 180 days of the date of the injury either by downloading a claim form or submitting online
* If you have private health insurance, you need to claim on that first

**THE ABOVE INFORMATION IS ONLY INTENDED AS A BRIEF SUMMARY**. **PLEASE READ THE POLICY ON THE JLT WEBSITEOR TELEPHONE JLT IF YOU REQUIRE FURTHER INFORMATION.**

**IF YOU REQUIRE ANY ASSISTANCE WITH YOUR CLAIM, PLEASE CONTACT THE CLUB ASSISTANT SECRETARY LYN MCCULLOUGH ON 9699 6095**

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