



# INDOOR SPORTS NSW

## 2006/2007 INJURY INSURANCE SCHEME

Willis

**WHO IS COVERED?**

All registered participants.

**WHEN ARE YOU COVERED?**

Engaging/playing in official events only.

**WHAT COVER APPLIES?**

The benefits are summarised below.

### DEATH & PERMANENT DISABLEMENT

Maximum Benefit \$100,000

#### THE EVENTS

Injury (as defined) resulting in:

#### THE COMPENSATION

(as a percentage of the maximum Benefit)

Accidental Death	100%
Under 18 – Limited to \$15,000	
Permanent Quadriplegia or Permanent Paraplegia	100%
Permanent and incurable insanity	100%
Permanent Total loss of sight – both eyes	100%
Permanent Total loss of sight – one eye	100%
Permanent Total loss of use two limb	100%
Permanent Total loss of use one limb	100%
Permanent Total loss of hearing in	
a) both ears	75%
b) one ear	15%
Permanent Total loss of use lens of one eye	50%
Permanent Total loss of use of 4 fingers and thumb of either hand	70%
Permanent Total loss of use of 4 fingers either hand	40%
Permanent Total loss of thumb of either hand	
a) both joints	30%
b) one joint	15%
Permanent Total loss of use of fingers of either hand	
a) three joints	10%
b) two joints	7.5%
c) one joint	5%
Permanent Total loss of use of toes of either foot	
a) all – one foot	15%
b) great – both joints	5%
c) great – one joint	3%
d) other than great – each toe	1%
Fractured leg or patella with established non union	10%
Shortening of leg by at least 5cm	7.5%

Any Permanent Disability payment not included in the above will be at the insurers discretion.

### MEDICAL EXPENSES

Reimburses up to 75% of Non-Medicare medical expenses up to a maximum of \$1,000. Claimable expenses are physiotherapy, private hospital, ambulance, dental etc, net of any recoveries from private health insurance – subject to an excess of \$50 for claimants who are covered by Private Health Insurance or \$100 for claimants who do not have Private Health Insurance.

Note: Due to Federal Government Legislation the gap between a doctor's account and the Medicare rebate is not covered. The Legislation also applies to costs relating to costs relating to Surgeons, anaesthetists and x-rays.

### STUDENT ASSISTANCE BENEFIT

Reimburses up to 80% of costs incurred or a maximum of \$200 per week for fifty two (52) weeks being costs actually incurred for tutoring, travelling costs, etc, to assist the full-time student – 7 day excess.

### HOUSEHOLD HELP ALLOWANCE

Reimburses non-wage earners up to 80% of cost incurred or a maximum of \$200 per week for fifty-two (52) weeks being reimbursement of actual costs incurred for cooking, ironing, washing, cleaning, child minding expenses as a result of injury, insured by the policy – 7 day excess.

### PARENTS INCONVENIENCE ALLOWANCE

Reimburses up to a maximum of \$750 for each insured child while hospitalised to offset costs incurred for baby sitters, taxi fares, etc – 48 hour excess.

Benefit Period: 14 days

### LOSS OF INCOME

Cover for 80% of your net weekly income or up to a maximum of \$200 per week, whichever is the lesser. The benefit period is 52 weeks and the excess is 7 days.

### HOW DO I MAKE A CLAIM?

- Report any injury immediately to the administration staff at your centre. This must be done on the day of your injury or the claim may be denied.
- Obtain a claim form and Doctor's report form from your centre manager. These forms must be completed then given to your centre for authorisation and dispatch.
- Should you have any questions on how to make a claim contact our brokers:-

**Willis Australia Limited**  
 Level 8, 2 Market Street SYDNEY NSW 2000  
 Phone: (02) 9285 4000 or local call cost only  
 1300 WILLIS  
 (1300 945 547)  
 Fax: (02) 9283 5276  
 AFS Licence No: 240600 ABN: 90 000 321 237  
 Email: [sports.au@willis.com](mailto:sports.au@willis.com) Website: [www.willis.com.au](http://www.willis.com.au)

This insurance cover is underwritten by AIG American Home Assurance Company (ABN 67 007 483 267), Level 10-11, 220 George Street, SYDNEY NSW 2000.

#### IMPORTANT NOTES:

- This information is only a summary of the cover provided, the policy document with full conditions is held by Indoor Sports NSW.
- This insurance program commences on 31 March 2006 and expires on 31 March 2007.
- If you would like to increase the benefits for an individual member please contact Willis Australia.
- Financial Services Guide, Statement of Advice and Insurers Product Disclosure Statement are available by contacting Indoor Sports NSW.

## **IMPORTANT NOTICE**

Indoor Sports NSW has arranged this insurance program to provide benefits to those members who, through injury or accident incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs.

In addition, Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This Legislation also applies to the Medicare gap.

In addition to these policies all members and officials are encouraged to take out Private Health Insurance or additional insurance over and above the benefits defined in this summary. For any advice or additional insurance please contact Willis Australia.



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**Level 8, 2 Market Street SYDNEY NSW 2000**

**Phone: (02) 9285 4000 or local call cost only**

**1300 WILLIS**

**(1300 945 547)**

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