

Polocrosse Association of Australia Inc. National Insurance Program

Personal Accident Cover

31st December 2011 to 31st December 2012



Name: _____

Club: _____

Membership No: _____

State Association Contact: _____



Polocrosse Australia National Insurance Program

Marsh Pty Ltd (Marsh), the world's leading insurance broker and strategic risk adviser, together with the Polocrosse Association of Australia (PAA), complete an annual review of all insurances held by the Association and its members. The purpose of this brochure is to provide you with brief information on the current personal accident cover, which is part of your membership and to outline the steps you need to take when making a claim. This product has been arranged in consultation with the PAA and is the only product that Marsh has arranged for you to consider.

Personal Accident Insurance

This policy has been arranged with Chubb Insurance Company of Australia Ltd (Chubb) ABN 69 003 710 647, AFS Licence 239778. It is designed to provide specified benefits, subject to insured limits to registered players up to the age of 80 for insured expenses and costs of an injury, sustained while engaging in the sport of Polocrosse, sanctioned or approved by your club, state or national branch. The Health Insurance Act provides that medical expenses which are payable by Medicare (either fully or partly), cannot be covered under this insurance policy.

The personal accident policy is not a substitute for private health insurance, it is included as an additional benefit to your membership. The policy does not provide for full income replacement, for salary and wage earners. We refer you to the schedule of benefits where you may make a valued judgement on the level of cover provided and suitability to your circumstances.

When is cover provided?

Cover is provided whilst you are engaging in "Polocrosse Activities" sanctioned or approved by your Club or State Organisation defined as: practicing; competitions; social functions, meetings and the like; voluntary work undertaken on behalf of the insured; and travelling to and from such activities.

Where is cover provided?

You are covered anywhere in Australia where participating in an approved/sanctioned event or practice.

Claims

Claim forms are available from your State Association and Polocrosse Australia. The full claims procedure is detailed on the last page of this brochure. Your insurance policy does not cover the costs of surgeons, anaesthetists, doctors, x-rays, Medicare-related accounts or the Medicare Gap.

For further information on Public & Products Liability Errors & Omissions Insurance; and Associations Liability please contact your State Association; Polocrosse Australia 1300 363 722 or www.polocrosse.org.au

Important definitions

Referral Conditions: Services for ancillary treatment to be referred by a qualified medical practitioner.

Excess: There is a \$100 excess for Non-Medicare Medical expenses.

Waiting Period: An exclusion / waiting period of 14 days will apply to additional benefits 3,4,5 and weekly benefits as defined.

Weekly Income: 104 Weeks Benefit Period

The benefits below are payable following an accident

SECTION 1 CAPITAL BENEFITS	MAXIMUM SUM INSURED PER PERSON
Death	\$100,000
Permanent disablement / Permanent partial disablement	\$100,000 (Refer to Table of Events for covered injuries and maximum benefit applicable)
Insured Persons over sixty five (65) years of age, Event 2, Permanent total disablement is deleted replaced with the following: Accidental Bodily Injury resulting in Permanent Paraplegia or Permanent Quadriplegia	100%
SECTION 2 WEEKLY BENEFITS	MAXIMUM SUM INSURED PER PERSON
Section 2- Weekly Injury benefits (Subject to maximum limit as defined in the policy)	100% of weekly earnings to a maximum of \$800 per week
AGGREGATE LIMIT OF LIABILITY	MAXIMUM LIMIT
Any one Accident or Occurrence (Applies to injury to multiple insured persons in any one accident)	\$1,000,000

Table Of Events

PERMANENT INJURY		PERCENTAGE OF SUM INSURED LIMIT RECEIVED
1.	Death	100%
2.	Permanent total disablement	100%
3.	Permanent and incurable paralysis of all limbs	100%
4.	Permanent total loss of sight of one or both eyes	100%
5.	Permanent total loss of use of one or more limbs	100%
6.	Permanent total loss of the lens of	
	(a) both eyes	100%
	(b) one eye	50%
7.	Permanent total loss of hearing of	
	(a) both ears	75%
	(b) one ear	15%
8.	Third degree burns and/or resultant disfigurement which cover more than 40% of the entire external body	50%
9.	Permanent total loss of use of four fingers and thumb of either hand	70%
10.	Permanent total loss of use of four fingers of either hand	40%
11.	Permanent total loss of use of the thumb of either hand	
	(a) both joints	30%
	(b) one joint	15%
12.	Permanent total loss of use of fingers of either hand	
	(a) three joints	10%
	(b) two joints	7%
	(c) one joint	5%
13.	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%
14.	Shortening of leg by at least 5cm	10%
15.	Permanent partial disablement not otherwise provided for under 5 to 14. The underwriter determines the percentage of the permanent injury sum insured limit received, while remaining consistent with the amounts provided under Events 7 to 14. The maximum sum insured under Event 15 is \$50,000.	

NOTE:

- Any benefit amount payable under Coverage Section 1- Capital Benefits for events 1 to 15 shall be reduced by any Benefit Amount already paid for under Coverage Section 2 – Weekly Benefit in respect of the same Accidental Bodily Injury.
- The maximum payable for capital benefits 1-15 is limited to 50% for accidental injury during travel to and from a match, practice or competition.

ADDITIONAL BENEFITS SUMMARY - FOLLOWING ACCIDENT	MAXIMUM SUM INSURED
Non Medicare Medical Expenses **	100% of such expenses, subject to a maximum \$7,500
Emergency Transport Benefit	\$5,000
Student Tutorial Benefit	up to a maximum of \$400 per week, not exceeding 52 weeks
Domestic Help Benefit	up to a maximum of \$400 per week, not exceeding 52 weeks
Parent Inconvenience Allowance	\$7,500
Rehabilitation Benefits	\$15,000
Funeral Expenses	\$12,000
Home and/or Motor Vehicle Modification	\$50,000

Farmers Benefit Extension: Where the Insured Persons main source of income is farming and average weekly gross income cannot be substantiated, Chubb will pay the cost of replacement labour up to a maximum of \$800 per week for a period no greater than 26 weeks subject to a 14 day deductible

BROKEN BONES ADDITIONAL BENEFIT	COMPENSATION
Neck or Spine (full break)	\$10,000
Hip, pelvis	\$6,750
Skull, Shoulder blade	\$2,000
Collar bone, upper leg	\$1,675
Upper arm, kneecap, forearm, elbow	\$1,675
Lower leg, jaw, wrist, cheek, ankle, hand, foot	\$675
Ribs (per rib)	\$675
Thumb, finger, toes (per thumb, finger, toe)	\$500
Maximum Compensation any one accident	\$10,000

** Please note that Medicare numbered expenses such as hospital, doctors, surgeons, anaesthetists, (including the gap) CANNOT be paid under this policy, as it is unlawful under the Health Insurance Act to do so. Only Non-Medicare expenses may be claimed.

Claims Procedure

All claims must be reported as soon as possible following an accidental injury. Failure to do so may enable the Insurer to reduce or avoid any liability should the Insurers rights be prejudiced.

- Claim forms are available from your State Association and Polocrosse Australia.
- Complete and sign the claim form (all questions must be answered – if not applicable, write N/A).
- Complete the insurer's attending physician's report and claimants signed authority. (If the physician prefers to send a report separately, please provide mailing address of Chubb (Note: Any expenses for this report are the responsibility of the claimant).
- All claim forms MUST be submitted by the member to the State Association before sending to the Insurer, Chubb Insurance Company of Australia Ltd (Chubb) ABN 68 003 710 647 PO Box 20336 World Square Post Office NSW 2002. Phone 1300 795 779.
- The State Association must sign off at the top of the claim form, that the claimant is a registered player in that state. This will assist the insurer in processing the claim quickly so as not to disadvantage the claimant.
- The State Association MUST NOT delay the process and must send the claim form with supporting documentation to the insurer as soon as possible.
- Provide written proof of income (eg. ATO Assessment Notice, Group Certificate).

Note: If you have private health insurance, you must first claim accounts for non-Medicare expenses through your fund. Receipts and your rebate advice statement, indicating the level of benefit paid, can then be forwarded to Chubb along with your claim documentation.

General Important Notes:

- Original documents are required by Chubb. Should you require them to be returned, please include a written request. Photocopies are not acceptable for audit reasons.
- Failure to supply requested information can delay claim consideration and/or cause it to be rejected.
- Documents should be returned within 30 days.
- All communications should be clearly marked "Private and Confidential".

This brochure contains a general overview of the policy only and may contain general advice. It is not a complete description of all policy terms, conditions and exclusions which determine coverage for a claim. Please contact your State Association office for a copy of the insurer's policy wordings. We recommend that you read the policy wording so that you have an understanding of the policy terms, conditions, excesses and exclusions to determine whether this insurance suits your needs. Marsh Pty Ltd (ABN 86 004 651 512/ AFSL 238983) arranges this insurance and is not the insurer. To find out more about Marsh, visit www.marsh.com.au. 10/0431.