

# INSURANCE

## Sub pages

### *Injury Insurance*

## INSURANCE COVER INFORMATION

### *PREMIUM*



Your Registration fee covers your Injury Insurance premium. AOSA Insurance is limited (see summary below) and AOSA recommends that all players have their own private health insurance.

### *PROCEDURES*

#### **To be insured:**



Upon **registering into a team for a competition**, you must read the 'conditions of play' on the back of the 'Team Registration Form' before signing, to ensure you fully understand them.



You must hold an '**Individual Registration Card**' / Number to be insured when playing Oztag.

- If you do not have one of these, please see your Competition Convenor.



If you have **lost your 'Individual Registration Card'**, please see your Competition Convener who will look up your number and supply you with your Registration number (keep this for future seasons).

- If a convener is required to look up your number multiple times you may be charged an administration fee.






At each game, you must sign on a '**Team Sign on Sheet**' & notify your 'Individual Registration Number' to be insured.







The injured player **must report** any injury sustained whilst playing the game of Oztag to the **Competition Convener game officials immediately**.

- If the injured player cannot, a representative from the team must do so.
- If this is not done on the night/day of the injury, you will not be covered by Insurance.
- The Competition Convener will record the injury on a 'Nightly Insurance Report' which will be kept by the Convener and a copy sent to Australian Oztag Sports Association Head office.




## **If you are insured – to make a claim:**

-  If you are an Injured player, contact Sportscover on 1300 134 956, to place a claim of Injury.
-  Sportscover will explain anything you need to know and a Claim form will then be forwarded to you.
-  A Player will not be able to make a claim if they do not have an Oztag 'Individual Registration Number'.

## **Summary of insurance cover:**

-  **AN EXCESS OF \$200 APPLIES TO EACH CLAIM**
-  **LOSS OF INCOME INSURANCE IS NOT INCLUDED** (refer loss of Income Team Insurance sub page)
-  Private Health Insurance **MUST** be claimed, prior to submitting a claim to Sportscover.
-  Medicare Costs for the Gap cannot be claimed through Sportscover.
  - Policy Limit for Medical is \$2500 per injury per annum.
  - Medical benefits Covers 50% of the invoice.
  - Physiotherapy benefit is 75% of the invoice.

## ***PERSONAL ACCIDENT INSURANCE***

-  All Oztag players, coaches, managers, administrators and referees are automatically covered under Sportscover Sports Injury Insurance.
-  This Insurance covers the entire Oztag Competitions/Tournaments throughout the year.
-  This insurance provides compensation for the following:
  - Capital Benefits - Permanent Quadriplegia or Paraplegia, Accidental Death to \$75k.
  - Policy Limit - \$2500 per Injury/ per annum.
  - Medical Benefits - Covers 50% of the invoice.
  - Physiotherapy Benefit - Covers 75% of the invoice.
  - **AN EXCESS OF \$200 APPLIES TO EACH CLAIM**
  - **LOSS OF INCOME IS NOT INSURED**

## Sub Pages

### **LOSS OF INCOME INSURANCE**



Loss of Income insurance is **optional**.



You can now purchase 'Loss of Income Insurance' for your **team** at a low cost of \$110.00 (incl GST). This can only be done on a **team basis not individual**.



Refer links for more details: