



INSURANCE COVERAGE 2018 SEASON

With the registration period now commencing many participants are likely to ask questions or seek advice regarding the type of insurance which is provided as part of registration. The following information is provided to assist in providing some basic information regarding the national program.

The Insurance Program consists of three policies:

- A. Personal Injury
- B. Public and Products Liability and Professional Indemnity
- C. Management Liability

Who is Covered?

The plan defines the Insured as: Football NSW Limited and all affiliated clubs, branches and associations (and their member clubs), referees' branches and Futsal centres;

In addition, the plan extends to provide coverage to the following Insured Persons:

Registered Playing Members; Referees; Non-Playing Officials such as, team managers, trainers, coaches, masseurs, committee members, directors, office bearers, administrators, employees, executive officers, selectors, ball boys, medical officers, physiotherapists, ambulance officers, co-opted voluntary workers and other match officials of the insured

When are you Covered?

Cover is provided under the Sports Personal Injury policy to the above insured persons whilst:

- a. Playing in official matches sanctioned by the insured.
- b. Engaged in organised Training and Practice
- c. Traveling directly to, from or between official matches or training and your home or work.
- d. Staying away from your home district for the purpose of participating in representative or club matches
- e. Engaged in administrative or organised social activities for your club or Federation.

The policy also extends to cover insured persons whilst engaged in Fundraising activities and Voluntary Work performed on behalf of the Insured

Personal Injury

The Sports Personal Injury policy has three main sections

1. **Capital Benefits**
2. **Medical (Non-Medicare and Physio) Benefits**
3. **Weekly Benefits**





Capital Benefits

This section provides a lump sum benefit to Insured Persons that suffer **permanent injury or death**.

The maximum sum insured under this section is \$100,000

A detailed list of the percentages and limits is contained in the policy wording.

Medical Benefits

Non-Medicare Medical Benefits

This section provides a 100% payment of Non-Medicare Medical Expenses after any reimbursement from your Private Health Fund up to a maximum of \$5,000. A \$50 excess applies if the insured person is not a member of a Health Fund. (Nil excess for Health Fund members)

This benefit covers only expenses that are not covered by the Medicare Act 1983. i.e. expenses for which there is no full or partial Medicare rebate. Commonwealth Legislation prevents any program of this kind from insuring the Medicare Gap.

Expenses that are claimable under this section are -

- Private Hospital Accommodation
- Ambulance Transport Cost
- Physiotherapy*
- Chiropractic
- Dental Services
- Orthotics, Splints and Prosthesis

*Physiotherapy is capped at \$350 each and every claim, however where surgery for an injury is required, physiotherapy relating to that injury is not capped at \$350 and is claimable up to the \$5,000 maximum each and every claim.

Examples of expenses that are not claimable under this section include -

- Doctors' fees
- Surgeon and anaesthetist's fees
- X-Ray costs

Weekly Benefits

Loss of Income Benefit – Income Earners

This section provides an income replacement to insured persons that suffer an injury and are temporarily or totally disabled from performing their full-time occupation.

85% of your average weekly income up to a maximum of \$250 per week for 52 weeks. No benefit is payable for the first 7 days.

Your average weekly income which can be claimed under the policy is net of business expenses and excluding bonuses, commissions, overtime payments and other allowances.





Payments can only be made after the exhaustion of any sick leave entitlements.

It should be noted that proof of consistent work and pay entitlements will be requested.

There are other additional benefits available under the Sports Personal Injury policy including:

- Student Benefit
- Domestic Benefit
- Parents Inconvenience Allowance
- Travel and Accommodation Expenses
- Rehabilitation Benefit
- Others as per policy

For details of these additional benefits, please refer to the policy document or contact Gow-Gates. [mail to: football@gowgates.com.au](mailto:football@gowgates.com.au) or Phone: (02) 8267 9999

What injuries are not covered?

All Insurance policies contain exclusions. In the case of Sports Personal Injury policies, some injuries are excluded. This is not just for the FFA National Insurance program but is a standard practice amongst Sports Personal Injury policies.

The following list includes some key exclusions:

- being under the influence of alcohol or drugs
- engaging in or taking part in any Sport/s other than Football
- any pre-existing defect, infirmity or sickness
- arising out of failure to seek or follow medical advice
- Any medical or surgical procedure performed for any gradually developing bodily deterioration whatever the cause of that deterioration.
- preventative measures rather than for the treatment of a Bodily Injury.

Complete details of all exclusions are contained within the policy wording, which is obtainable by contacting Gow Gates <mailto:football@gowgates.com.au>

Public & Products Liability

Under the Broadform Liability Policy (Public & Products Liability) section coverage is provided:

“For liabilities arising out of the Insured’s Business.”

“Business” under the Policy means “all activities undertaken by the Insured and connected with the Sport (Football) including responsibilities as landlord, tenants, property owners and organisers of social and fund-raising activities.

In summary, in order to lodge a claim under the Football NSW Insurance Program you must be an Insured Person engaged in an Insured Sporting Activity





Examples of Insured Persons engaged in Insured Sport under the Sports Personal Accident policy include:

A registered player injured in an official match

A coach injured at an official training session

A parent injured whilst working in the canteen

The parent would be considered a Co-Opted Volunteer and they would be considered to be engaged in an administrative activity of the club

A Spectator injured whilst watching the match

Spectators are not “insured persons” and cannot claim under the Sports Personal Injury policy. The Club and officials are however protected under the General Policy in the event that they are legally liable for personal injury sustained to a spectator or third party.

For general information on the National Insurance Program or if your club has any further questions regarding the National Insurance Program, please contact Gow-Gates Insurance Brokers

Phone: (02) 8267 9999 or 1800 640 535
Contacts: Ask for the FFA Insurance Team
Fax: (02) 8267 9998
E-mail: football@gowgates.com.au
Postal: GPO Box 4731, Sydney NSW 2001
Street: 8th Floor 491, Kent Street Sydney NSW
Website: www.gowgatesport.com.au or www.gowgates.com.au

In addition to the National Insurance Program, the Association also participates in the **NSW Sporting Injuries Scheme** and the **Supplementary Sporting Injuries Benefits Scheme**. All benefits are legislated under the NSW Government Sporting Injuries Insurance Act 1978.

Both NSW Schemes provide lump sum benefits for permanent disablement only.

The Association has **attached** an addendum to this Bulletin which sets out the sporting injuries benefits under the NSW Government scheme.

Ian Holmes
Chief Executive

