



## Football NSW Limited Insurance Programme

2021/2022 Summary Brochure

The Football NSW Limited Insurance Programme has been arranged by Football NSW on behalf of all Insured persons. The programme is administered by Gow-Gates Insurance Brokers.

### Personal Accident Benefits

Personal Accident	Loss of Income (Weekly Benefits)	Non-Medicare Medical Expenses
<p><b>Who?</b></p> <p>All appropriately registered players, coaches, trainers, managers, administrators, voluntary workers, selectors, referees, ball boys, medical officers, physiotherapists and ambulance officers; and all directors, officers, employees, executive officers, office bearers and committees of the insured.</p> <p><b>What?</b></p> <p>Basic cover for participants who suffer injuries arising out of participation in football.</p> <p><b>When?</b></p> <p>Participating in official football matches. As well as:</p> <p>Organised training, travelling between home / work and training or games, staying away from home for a tour and administrative and social activities for your club.</p>	<p>Weekly benefits are payable whilst you are wholly and continuously unable to work and/or attend school or studies.</p> <p><b>Income Earners</b></p> <p>85% of net income or \$250 per week (whichever is the lesser) for 52 weeks.</p> <p>A 7 day excess applies.</p> <p><b>Non-Income Earners</b></p> <p>Authorised domestic help up to \$250 per week for 52 weeks. A 7 day excess applies.</p> <p><b>Full-Time Students</b></p> <p>Authorised home tutor costs up to \$250 per week for 52 weeks. A 7 day excess applies.</p>	<p>Non-Medicare Medical Expenses covers medical expenses for which there is no reimbursement (wholly or partly) from Medicare</p> <p>Benefits Covered</p> <ul style="list-style-type: none"> <li>▪ 100% of Non-Medicare Medical Benefits</li> <li>▪ Maximum Payable \$5,000</li> <li>▪ \$50 excess/ NIL if in a health fund</li> </ul> <p>The Health Insurance Act (Cth) 1973 does not permit the insurer to contribute to expenses which are wholly or partly claimable through Medicare.</p> <p>Examples of expenses covered:</p> <ul style="list-style-type: none"> <li>▪ Private Hospital Accommodation</li> <li>▪ Physiotherapy</li> <li>▪ Ambulance</li> <li>▪ Dental</li> <li>▪ Chiropractic</li> <li>▪ Osteopathy</li> </ul> <p>Examples of expenses not covered:</p> <ul style="list-style-type: none"> <li>▪ Doctors and Surgeons Fees</li> <li>▪ X-Rays</li> <li>▪ Anaesthetists' Fees</li> </ul>
	<p><b>Capital Benefits</b></p> <p>Capital Benefits are a lump sum benefit that is provided in the event of Death and Permanent Disability.</p> <p>Benefits are payable based on a table of events available in the full policy wording.</p> <p>Some of the benefits payable include:</p> <p><b>Death</b> - \$100,000 (U18 \$20,000)</p> <p><b>Paraplegia and Quadriplegia</b> - \$750,000</p> <p><b>Loss of sight of one eye</b> - \$100,000</p> <p><b>Loss of use of one limb</b> - \$100,000</p>	<p><b>Other Benefits</b></p> <p>There are other benefits payable under the Football NSW Insurance Programme for expenses which may be incurred as a result of a Football injury.</p> <p>Some of these benefits include:</p> <ul style="list-style-type: none"> <li>▪ Funeral Expenses</li> <li>▪ Travel and Accommodation</li> </ul> <p>Full details of these benefits are contained in the policy wording. Please contact Gow-Gates for further information.</p>

## How to Make a Claim

All claims need to be submitted online via the Sports Claims Portal. To find the portal appropriate to you and your Club:

1. Visit the Gow-Gates Football Insurance Website <https://football-nsw.gowgatessport.com.au/>
2. Select your relevant Association
3. Navigate to the 'Claims' section and follow the link to lodge your claim online
4. Register an Account for the Sports Claims Portal

The standard documentation you will be required to upload during the claims portal submission are:

- Club Declaration (to be completed and signed by an Authorised Representative of your Club e.g. President, Vice President, Secretary, Treasurer)
- Physician's Report (to be completed by a GP, specialist, surgeon or dentist)

If you are claiming for Loss of Income, in addition to the Club Declaration and Physician's Report you will also be required to upload:

- Employment Statement (to be completed by your employer)
- Incapacity to Work Statement aka. Page 3 of the Physician's Report (to be completed by a GP, specialist or surgeon)

You will be prompted to download blank copies of the relevant documentation in Step 4 of the claims portal process. The claim submission is an 8 Step procedure and will save your progress as you complete each Step.

### Points to Remember

- All players and officials must be registered with Football NSW for coverage by this insurance programme.
- Only injuries which occur during the policy period are covered.

No cover is provided for:

- Any pre-existing defect, infirmity or sickness the insured person suffered from at the time of the accident
- Self-infliction
- War and terrorism

- Aerial activities
- Being under the influence of Drugs or alcohol
- Criminal acts
- Psychiatric or psychological disorder
- Contamination by radioactivity
- Sickness, disease or disorder of any kind
- Injuries which occur outside the policy period
- Pregnancy or related complications.

- It is recommended that players and officials take out separate Private Health Insurance and/or Personal Income Protection, Life Insurance and Trauma cover.
- Top up insurance on an individual, team or club basis is available and recommended. Please contact Gow-Gates Insurance brokers for details.

### Duty of Care Statement

When you register to play with a Football Club, you are reminded that Football is a body contact sport. Potential, notwithstanding all safety guards, exists for a player to sustain injury. Players must therefore prepare themselves for the game by having a commitment to training and a high level of fitness.

As a measure of your club and Football NSW's support to players and officials, they have arranged insurance cover as set out in this document and for your benefit and risk protection.

In addition to these policies all players and officials are encouraged to take out private health insurance, life insurance and 'top up' cover over and above that is outlined on the previous page to ensure individual needs and circumstances are met.

For any advice or additional insurance cover that you may require please contact Gow-Gates.

## Who can I talk to about an issue or complaint?

First talk to Gow-Gates, ask for claims staff for the Football NSW Insurance Programme.

If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact the complaints manager on 02 8267 9999 or put your complaint in writing to [info@gowgates.com.au](mailto:info@gowgates.com.au) or by mail at:

Complaints Officer

Gow-Gates Insurance Brokers GPO Box 4731

Sydney NSW 2001

Please mark the envelope “Notice of Complaint.” We will endeavor to resolve your complaint quickly and fairly.

If your complaint cannot be resolved to your satisfaction within 21 days, you may have the right to refer the matter to the Australian Financial Complaints Authority (AFCA).

## Additional insurance policies included under the Football NSW Insurance Programme for the benefit of your club

Public and Products Liability	Professional Liability	Management Liability
<p><b>Coverage Provided:</b> Public Liability \$25,000,000 any one occurrence Product Liability \$25,000,000 any one occurrence and in the aggregate</p>	<p><b>Coverage Provided:</b> Professional Liability \$5,000,000 any one occurrence and \$10,000,000 in the aggregate</p>	<p><b>Coverage provided:</b> Management Liability \$5,000,000 any one claim and in the aggregate (Other sections, extensions subject to the policy documents)</p>
<p><b>Excess</b> Personal Injury Claims-NIL Property Damage Claims - \$1,000 each and every occurrence</p>	<p><b>Excess</b> \$1,000 each and every claim</p>	<p><b>Excess</b> NIL with regards to Directors and Officers Liability \$25,000 with regards to Employment Practices Liability \$20,000 with regards to Statutory Liability, Company Liability &amp; Crime Loss.</p>
<p>Insurer: Underwritten for certain underwriters at Lloyd’s of London &amp; Chubb Insurance Australia Limited by their agent SLE Worldwide Australia Pty Ltd.</p>		<p>Insurer: Insurance Australia Limited trading as CGU Insurance</p>

## Important Information

Please contact Gow-Gates for additional information on the coverage limits, excesses, terms, conditions and exclusions for the covers listed in this document.

This brochure is a summary only of the main points of coverage. The information is of general nature only, no consideration has been made in regard to your own personal needs and/ or circumstances. Please refer to the policy document held by your local club for the complete policy terms and conditions. For any advice or additional insurance cover that you may require please contact Gow-Gates.

This summary is prepared by Gow-Gates Insurance Brokers Pty Ltd (ABN 12 000 837 785 | AFSL 245423). For further information visit: [www.gowgatesport.com.au/football](http://www.gowgatesport.com.au/football).