



Lacrosse Australia

Insurance Program



Quick Guide



Gallagher

Insurance | Risk Management | Consulting

Dear Lacrosse Australia Members

We are pleased to present this quick guide to the Lacrosse Australia Sports Injury insurance program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available on the Gallagher website at:

AJG.com/au/sport

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the “Medicare Gap”, (refer to National Health Act 1953).

The cover provided under this program is not “comprehensive” and is intended to compliment other insurance cover you may have in place. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health insurance) and we encourage all participants to consider their own individual needs and circumstances in relation Private Health, Life and Income Protection insurance. It is an individual’s responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable season.

Yours sincerely,

Gallagher Sport.

Scope of cover

What is Personal Accident Insurance?

Personal Accident Insurance, also known as Personal Injury and Sports Injury insurance, provides reimbursement for specific costs related to an injury that occurs whilst playing Lacrosse.

When am I covered (Insured Events)?

The Personal Accident Insurance covers you whilst you are participating in Lacrosse activities including, but not limited to, the following situations:

- Participating in an official competition, game or training session;
- attending official functions and social events conducted by Lacrosse Australia member organisations;
- travelling to or from an official competition, game or training session (subject to limitations);
- staying away from home to take part in official competition, game or training session;
- engaging in administrative, fundraising or volunteer activities.

What are the key areas of Personal Accident Insurance?

There are many sections of Personal Accident Insurance, here are three key areas to be aware of:

Key area	Description
Medical Benefits	Provides a 85% reimbursement for non-Medicare medical costs you incur as a result of an injury (max. \$2,000 per claim) Excess \$50 each and every claim
Capital Benefits	Provides a lump-sum payment, up to \$100,000, if a permanent injury or death occurs whilst participating in an insured event (limited to 20% for claimants under 18 years).
Loss of Income Benefits	Provides a reimbursement of a claimant's weekly income for up \$350 per week (maximum 52 weeks).

Australian Elite Team coverage ONLY

Key area	Description
Loss of income Benefits	\$750 per week 7 days excess
Medical and Dental Benefits	\$5,000 \$50 excess

Examples

What is covered?

The following table identifies some key items covered by Personal Accident Insurance and key items not covered.

Items Covered	Items NOT Covered
Private hospital accommodation costs	Doctor's fees
Physiotherapy costs	Surgeon's fees
Chiropractic costs	Anaesthetist's fees
Dental services (limitations apply)	X-rays
Ambulance transport costs	MRI scans
	Medicare Gap

Personal Accident Insurance Claim - Examples

The following are examples of potential personal accident claims

Insurance Cover	Example
Medical Benefits	A player requires ongoing physiotherapy following an on-field injury. As this is a non-Medicare treatment, the player can lodge a claim for reimbursement.
Capital Benefits	A player incurs permanent loss of sight in one eye due to an on-field clash with an opponent's stick. As this is a permanent injury listed in the policy schedule, the player can lodge a claim for a lump-sum payment.
Loss of Income Benefits	A player, who is normally employed as carpenter, incurs a serious injury that will prevent them from working for more than 14 days. The player may lodge a claim for reimbursement of lost wages to a maximum of \$350 per week.



Understanding Medicare vs Private Health

Please see below an example of a real life ACL reconstruction surgery claim. The tables show the reimbursement difference between this player having Private health Insurance and not having Private Health Insurance.

No Private Health (Insurance Reimbursement Example)					
Expense	Fee	Medicare Rebate Medicare Rebate	Private Health Rebate	Insurance Reimbursement	Total out of Pocket
General Practitioner	\$70	\$23.95	N/A	N/A Due to Health Act	\$46.05
Surgeon	\$3,950	\$2,962.50	N/A	N/A Due to Health Act	\$987.50
Post-Surgery Consultation	\$250	\$72.27	N/A	N/A Due to Health Act	\$177.73
Anaesthetist	\$850	\$165.90	N/A	N/A Due to Health Act	\$684.10
MRI Scan	\$295	\$0	N/A	\$236.00	\$59.00
Hospital Theatre Fee	\$5,871	\$0	N/A	\$4,696.80 (80%)	\$1,174.20
Physio	\$535 (7 visits)	\$0	N/A	\$67.20 (policy limit reached)	\$467.80
Excess				\$50	\$50
Total:	\$11,821.00	\$3,224.62	N/A	\$5,000.00	\$3,646.38

With Private Health (Insurance Reimbursement Example)					
Expense	Fee	Medicare Rebate Medicare Rebate	Private Health Rebate	Insurance Reimbursement	Total out of Pocket
General Practitioner	\$70	\$23.95	N/A	N/A Due to Health Act	\$46.05
Surgeon	\$3,950	\$2,962.50	N/A	N/A Due to Health Act	\$0
Post-Surgery Consultation	\$250	\$72.27	N/A	N/A Due to Health Act	\$177.73
Anaesthetist	\$850	\$165.90	\$377.25	N/A Due to Health Act	\$306.85
MRI Scan	\$295	\$0	N/A	\$236.00	\$59.00
Hospital Theatre Fee	\$5,871	\$0	\$5,821.00	\$40 (80%)	\$10.00
Physio	\$535 (7 visits)	\$0	N/A	\$228	\$57
Excess				\$0	\$0
Total:	\$11,821.00	\$3,224.62	\$7,435.75	\$504	\$656.63

How do I make a claim?

To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

Step 1:

Obtain a claim form from Gallagher by calling **1800 931 129** or download by visiting **AJG.com/au/sport**.

Step 2:

Arrange for your doctor to complete the 'Medical Statement' section of the claim form.

Step 3:

Arrange for your club President, Treasurer or Secretary to complete 'The Club's Declaration' section of the claim form. If claiming loss of income, you will need your employer complete 'The Member's Employment Details' section of the claim form.

Step 4:

Return the completed claim form to Gallagher via:

Email: **sport@ajg.com.au** or by post to:

Gallagher Sporting Claims,
GPO Box 859, Brisbane,
QLD 4001.

GENERAL ADVICE WARNING: The information provided in this document is general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the Lacrosse Australia Insurance Program documentation including the Policy Wording. For a copy of the policy wording, please email **sport@ajg.com.au**.

Direct to your Insurance Advisor

**AJG.com/au/sport
1800 931 129**



Gallagher

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Contact us

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