



Personal Accident Insurance – Summary of Cover Ice Skating Australia – 2010 year of Insurance



Who is Insured?

Any Ice Skating Australia Registered Participant or Co-opted Volunteer

When are you Insured?

Cover applies any time while participating in official club or association activities, including playing, training, coaching, travelling to/from, administrating and organising Ice Skating activities as well as organised social and fundraising activities.

Where are you Insured?

Anywhere in Australia

Summary of Cover:

Capital Benefits:

- Death: \$50,000 (\$10,000 if under 18 years of age)
- Other Permanent Disabilities: A percentage of \$50,000 depending on the injury (see the Product Disclosure Statement for full details)

Non-Medicare Medical Benefits:

- Pays 85% of expenses up to \$1,500 for Non-Medicare medical expenses, including but not limited to:
 - Private Hospital Accommodation
 - Physiotherapy, Osteopathy, Naturopathy, Massage, Chiropractic (following referral from your medical practitioner)
 - Ambulance Transport Cost
 - Dental Services (to sound whole teeth)
 - Ancillary Medical Procedures
 - Theatre Fees in Private Hospitals where Medicare does not apply
 - Orthotics, Splints and Prosthesis where medically necessary
- Private Health cover kicks in first where applicable
- Does NOT cover the Medicare Gap.
- A \$20 excess per injury applies

Loss of Income:

- Pays up to 75% of net income of full-time workers after the 7 day excess, limited to \$250 per week (payable for 52 weeks)

Additional Expenses:

- Parents Inconvenience – pays up to \$1,500 for necessary transport and accommodation costs as a result of the injury
- Student Assistance - pays up to \$200 per week for necessary home tuition for full-time students (payable for 52 weeks; 7 day excess)
- Home Assistance – pays up to \$200 per week for necessary domestic home help for non-income earners (payable for 52 weeks; 7 day excess).
- Bed Care – pays up to \$300 per week if confined to a bed for more than 7 days and under continuous care of a registered nurse
- Home Renovation – pays 80% of costs up to \$10,000 for certain permanent disabilities
- Membership Benefit – pays pro rata up to \$500 of club membership fees if the injured person cannot continue to participate because of their injury
- Rehabilitation – pays up to \$500 for medically necessary rehabilitation. Includes gym, pilates, personal trainer etc. Also includes up to \$3,000 for vocational school if required and agreed by the Insurer
- In Memoriam Benefit – pays up to \$1,000
- Kidnapping Benefit – pays up to \$5,000
- Funeral Expenses – pays up to \$5,000

Who is the Insurer?

Lloyd's of London

How to Make a Claim?

Call the claims hotline on 1300 134 956. Policy No: PMEL99/0074889; or Go to <http://www.sportscover.com/claims.asp> and report the claim online