



# Ice Skating Australia

## INSURANCE PROGRAMME

IN CONJUNCTION WITH WORLDWIDE SPORTS INSURANCE PTY LTD

**Policy Number PMEL 99/0074889**

**Insurer: Sportscover Australia Pty Ltd**

**What's covered:**

**Public/Products Liability \$10,000,000 (nil excess)**

**Professional Indemnity \$1,000,000 (nil excess)**

**Player Accident: See the Summary below**

(Please refer to the full policy schedule and  
Wording available from the ISA office if required)

**If you are a member of a club or state association then this insurance covers you**

### **What to do in the event of a claim:**

Claims Hotline no. 1300 134 956 or go to [www.sportscover.com/claims.asp](http://www.sportscover.com/claims.asp)

OR

**Contact Debbie Simms at ISA on [administration@isa.org.au](mailto:administration@isa.org.au)**

For any detailed queries or to enquire about any other type of sports or general insurance please contact Worldwide Sports Insurance on (02) 9955 0544 and ask for Geoff or Steve, or get us on email [steve.dymond@wwsi.com.au](mailto:steve.dymond@wwsi.com.au)



## Personal Accident Insurance - Summary of Benefits

### 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
- Includes: \$5,000 for becoming HIV positive as a result of playing in the sport

### Non-Medicare Medical Benefits:

- Pays 50% of expenses up to \$1,200 for Non-Medicare medical expenses, including but not limited to:
  - Private Hospital Accommodation
  - Ambulance Transport Cost
  - Chiropractic
  - 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
- Physiotherapy pays 95% for the first 5 visits, 85% for the following 5 visits and 75% thereafter
- Private Health cover kicks in first where applicable
- Does NOT cover the Medicare Gap.
- A \$20 excess per injury applies
- \$2,000 repatriation benefit is included if hospitalised for more than 3 days and more than 200km from home (in Australia)

### Loss of Income:

- Pays up to 75% of net income of full-time workers after the 10 day excess, limited to \$210 per week (payable for 52 weeks)

### Additional Expenses:

- Pays up to \$200 per week for necessary home tuition for full-time students (10 day excess, payable for 52 weeks)
- Pays up to \$200 per week for necessary domestic home help for non-income earners (10 day excess, payable for 52 weeks)
- Parents Inconvenience – pays up to \$1,500 for necessary transport and accommodation costs as a result of the 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
- 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
- Dependant Children's Allowance – pays up to \$500 for the dependant children of the injured person if necessary
- Home Renovation – pays 80% of costs up to \$10,000 for certain permanent disabilities
- Funeral Expenses – pays up to \$5,000
- In Memoriam Benefit – pays up to \$1,000
- Kidnapping Benefit – pays up to \$5,000
- Membership Benefit – pays pro rata up to \$500 of club membership fees if the injured person cannot continue to play because of their injury

### How to Make a Claim:

- Call the claims hotline on 1300 134 956 and report the claim – make sure you have your policy number, or
- Go to <http://www.sportscover.com/claims.asp> and report the claim online. You will then be able to track your claim using the pin number provided.