

# General Information Sheet

JLT Sport

Distinctive. Choice.



## PERSONAL INJURY INSURANCE



### What is Personal Injury Insurance?

Accidents. We never see them coming.

But you can be better prepared with the right personal accident insurance policy.

Personal Accident insurance is designed to offer some peace of mind to members, participants, volunteers etc of an organisation by having protection for certain costs related to an injury sustained whilst involved in an Insured's activity.

### What is generally covered ...

- ✓ Physio
- ✓ Chiro
- ✓ Dental
- ✓ Ambulance transport
- ✓ Private hospital accommodation

### What is generally NOT covered ...

- ✗ Doctor's Fees
- ✗ Surgeon's Fees
- ✗ Anaesthetist Fees
- ✗ X-rays
- ✗ Public hospital costs
- ✗ MRI Scans

### You can't claim if you ...

- ✗ Play against medical advice
- ✗ Have a pre-existing injury
- ✗ Are under the influence of alcohol or drugs
- ✗ Are involved in a criminal act
- ✗ Have a pre-existing illness or disease (i.e. cancer, heart condition)

### Quick Note

MRI scans are generally claimable through Medicare, however sometimes the referrer and/or provider is not registered with Medicare. In this case, you can claim through your Personal Accident policy.

### When does Personal Injury Insurance apply?

Personal Accident insurance provides coverage for injuries sustained whilst participating in an activity under the following circumstances;

- ✓ An official match or training session
- ✓ Travelling to and from an official club activity
- ✓ Participation in an official club function
- ✓ Tours or representative matches

### What cover is generally provided within a Personal Injury policy?

- ✓ **Capital Benefits** – provides cover in the event of death or permanent disability. Please refer to your Programme Summary for full benefit details and limits.
- ✓ **Non-Medicare Medical Benefits** – provides reimbursement for items that are not claimable in any way through Medicare. Due to legislation, this **does not** include the Medicare Gap.
- ✓ **Loss of Income cover** – (where included) provides reimbursement of a claimants' weekly income. Please refer to your Programme Summary for full benefit details and limits.

### Examples of Personal Injury Claims

**Capital Benefit** – a participant loses permanent sight in one eye due to a ball hitting him. The claimant can claim for permanent disablement under this section.

**Non-Medicare Medical Benefits** – a participant requires a knee reconstruction resulting from a sporting injury. A claim can be made through this section of the policy for items not covered in part by Medicare.

**Loss of Income (where covered by the sport)** – Bill is a builder and is unable to work due to breaking his leg whilst playing. His loss of earnings (not including sick leave) can be claimed under this section of the policy.

### How do I make a Personal Injury claim?

- **Step 1** – access a current claim form from the JLT Sport website
- **Step 2** – complete all relevant sections of the claim form
- **Step 3** – send your claim form to your nominated claims advisor as soon as possible\*
- **Step 4** – your claims advisor will confirm receipt of your claim

\* Please note – most policies have a time limit in which to submit your claim form

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