



# SPORTS INJURY INSURANCE COVER INFORMATION

Effective 01 January 2020 to 01 January 2021

## *Procedures for Reporting a Claim*

1. The injured player must report any injury sustained whilst playing the game of Oztag to game officials on the night the injury occurred.
2. Player to contact **Sportscover via their dedicated Claims Website** at <http://www.sportscover.com/contact/claims/australasia/>. All information and procedures for lodging a claim is contained in this link. **The Policy Number is PMEL99/0114072**
3. Player will not be able to make a claim if they do not have an Oztag Registration Number
4. Private Health Insurance **MUST** be claimed on first before submitting a claim to Sportscover.
5. Medicare Costs for the Gap cannot be claimed for. Unfortunately, the Health Act does not allow for any general Insurer to provide any cover in regard to medical expenses for which any Medicare benefit is payable. This includes what is known as the Medicare gap.

**Any expenses must be incurred within 12 months of the insured person sustaining the injury.**

## **AN EXCESS OF \$200 APPLIES TO EACH CLAIM**

### *Summary of Insurance Coverage*

Policy Limit for Medical is \$2,500 per injury per annum.

Non – Medicare medical benefits Covers 50% of the invoice.

Physiotherapy benefit is as follows:

- Visits 1 to 5            95% of the fee charged, less rebates from other sources
- Visits 6 to 10        80% of the fee charged, less rebates from other sources
- All other visits        75% of the fee charged, less rebates from other sources