

PERSONAL ACCIDENT COVER 31 December 2017 to 31 December 2018 Policy Number: 02PO021796

POLOCROSSE ASSOCIATION OF AUSTRALIA INC. NATIONAL INSURANCE PROGRAM

Marsh Advantage Insurance Pty Ltd (Marsh), part of one of the world's leading insurance brokers and strategic risk advisers, together with the Polocrosse Association of Australia (PAA), complete an annual review of insurances held by the Association and its members. The purpose of this brochure is to provide you with brief information on the current personal accident cover, which is part of your membership and to outline the steps you need to take when making a claim. This product has been arranged by Marsh in consultation with the PAA.

Please familiarise yourself with the information provided and refer any queries to your State Office.

Personal Accident Insurance

This policy is issued by Chubb Insurance Australia Limited (Chubb) ABN 23 001 642 020, AFS License 239687. It is designed to provide specified benefits, subject to insured limits to registered players up to the age of 80 for insured expenses and costs of an injury, sustained while engaging in the sport of Polocrosse, sanctioned or approved by your club, state or national branch. **The Health Insurance Act 1973 provides that medical expenses which are payable by Medicare (either fully or partly) and any gap fees, cannot be covered under this insurance policy.**

The personal accident policy is not a substitute for public or private health insurance. It is included as an additional benefit to your membership and covers primarily, Loss of Income and Capital Benefits with Additional Benefits. The policy does not provide for full income replacement, for salary and wage earners. We refer you to the schedule of benefits for you to make a valued judgment on the level of cover provided and its suitability to your circumstances. Marsh has not considered individual circumstances in arranging cover. You may elect to take additional cover with an insurer of your choice at your discretion.

When is cover provided?

Cover is provided¹ whilst you are engaging in 'Polocrosse Activities' sanctioned or approved by your Club or State Organisation defined as: practicing; competitions; social functions, meetings and the like; voluntary work undertaken on behalf of the insured; and travelling to and from such activities.

Where is cover provided?

You are covered anywhere in Australia where participating in an approved/sanctioned event or practice.

¹ Subject to the terms, conditions and exclusions of the policy

Claims

Claim forms are available from your State Association and Polocrosse Australia. The full claims procedure is detailed on the last page of this brochure. Your insurance policy does not insure the costs of hospitalisation, surgeons, anaesthetists, doctors, x-rays, Medicare-related accounts or any Medicare Gap fees.

For information on Public & Products Liability Errors & Omissions Insurance, please contact Polocrosse Australia 1300 363 722 or www.polocrosse.org.au

Important definitions

Referral Conditions: Services for ancillary treatment to be referred by a qualified medical practitioner. Excess: There is a \$100 excess for Non Medicare Medical expenses.

Waiting Period: An exclusion / waiting period of 14 days will apply to Part B, weekly benefits and Lifestyle Protection benefits as defined in the policy.

Weekly Income: Limited to 52 Weeks Benefit Period (one year from date of injury)

The benefits summarised below are payable following an accident

PART A CAPITAL BENEFITS	MAXIMUM SUM INSURED PER PERSON
Accidental Death	\$100,000
Events 2-19	\$100,000
Other Permanent and Partial Disablement	Please refer to the Table of Events in the Policy Wording/Schedule for maximum benefits payable for other injury Events
No cover is provided for Covered Persons aged eighty (80) years or over at the time of loss. This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of eighty (80) years	Please refer to the Table of Events in the Policy Wording/Schedule for maximum benefits payable for age limitations
PART B WEEKLY BENEFITS	MAXIMUM SUM INSURED PER PERSON
Section 2 - Weekly Injury benefits (Subject to maximum limit as defined in the policy)	100% of weekly earnings to a maximum of \$700 per week
PART D FRACTURED BONES	MAXIMUM LIMIT
See below Table	See below Table
PART E INJURY AND DAMAGE TO TEETH	MAXIMUM LIMIT
Injury resulting in Loss or of Teeth or Dental Procedures.	Lump Sum Benefit \$\$2,000
AGGREGATE LIMIT OF LIABILITY	MAXIMUM LIMIT
Any one Accident or Occurrence (Applies to injury to multiple insured persons in any one accident)	\$1,000,000

- The maximum payable for capital benefits Events 1 and 3 to19 will be limited to fifty percent 50% of the Benefit Amount shown in the Policy for accidental injury whilst engaged in direct travel during travel to or from a match, practice or competition/authorised activity.

ADDITIONAL BENEFITS SUMMARY	FOLLOWING ACCIDENT	MAXIMUM SUM INSURED
Dependent Child Supplement	\$5,000 per dependent child up to a Maximum per family of	\$30,000
Emergency Home Help	\$400 per week	52 Weeks
Executor Emergency Cash Advance	\$25,000	
Funeral Expenses Benefit	\$12,000	
Modification Expenses	\$50,000	
Orphaned Benefit	\$5,000 per dependent child up to a maximum per family of	\$15,000
Reconstructive or Cosmetic Surgery	Up to \$15,000	
Return to Work Assistance	\$20,000	
Spouse or Partner Employment Training Benefit	\$5,000	
Terrorism Injury Benefit	\$20,000 per person \$200,000 in the aggregate	
Tuition or Advice Expenses	\$15,000	
Student Tutorial Benefit	\$400 per week up to a maximum of	52 Weeks
Non Medicare Medical Expenses (\$100 deductible)	100% of such expenses to a maximum of \$7,500	
Emergency Transport Benefit	up to \$5,000	
Parent Inconvenience Allowance	\$7,500	
Farmers Benefit Extension (This benefit applies only where the Insured Person's main source of income is farming and average weekly gross income cannot be substantiated)	up to \$700 per week for 26 weeks	

BROKEN BONES ADDITIONAL BENEFITS	COMPENSATION
Neck Skull or Spine (complete fracture)	\$5,000
Hips	\$3,375
Jaw, pelvis, leg, ankle or knee	\$1,000
Cheekbone, shoulder or Simple Fracture, Hairline Fracture or other fracture of neck, skull or spine	\$840
Arm, elbow, wrist or ribs (Complete or Other Fracture)	\$840
Jaw, pelvis, leg, ankle or knee (Simple Fracture or Hairline Fracture)	\$340
Nose or collarbone	\$340
Arm, elbow, wrist or ribs (Simple Fracture or Hairline Fracture)	\$250
Finger, thumb, foot, hand or toe	\$375
Maximum Compensation any one accident	\$5,000

** Please note Only Non-Medicare expenses may be claimed to the policy limit .Medicare numbered expenses such as hospital, doctors, surgeons, anaesthetists, and gaps fees CANNOT be paid under this policy. Only government authorised Health insurance providers are licensed to insure and pay these expenses.

Claims Procedure

All claims must be reported as soon as possible following an accidental injury. Failure to do so may enable the Insurer to reduce or avoid any liability should the Insurers rights be prejudiced.

- Claim forms are available from your State Association and Polocrosse Australia.
- Complete and sign the claim form (all questions must be answered – if not applicable, write N/A).
- Complete the insurer's attending physician's report and claimants signed authority. (If the physician prefers to send a report separately, please provide mailing address of Chubb (Note: Any expenses for this report are the responsibility of the claimant).
- All claim forms MUST be submitted by the member to the State Association before sending to the Insurer, Chubb Insurance Australia Limited a&hclaims.au@chubb.com ABN 23 001 642 020 or GPO Box 4065 Sydney NSW 2001. Phone Claims 1300 722 032 Customer Service 1800 815 675
- The State Association must sign off at the top of the claim form, that the claimant is a registered player in that state. This will assist the insurer in processing the claim quickly so as not to disadvantage the claimant.
- The State Association MUST NOT delay the process and must send the claim form with supporting documentation to the insurer as soon as possible.
- Provide written proof of income (e.g. ATO Assessment Notice, Group Certificate).

Note:

If you have private health insurance, you must first claim accounts for non-Medicare expenses through your fund. Receipts and your rebate advice statement, indicating the level of benefit paid, can then be forwarded to Chubb along with your claim documentation.

We strongly recommend you consider arranging your own ambulance cover. The benefit payable under this policy is limited to \$5,000. Emergency air and long distance ambulance services are expensive and will exceed the benefit payable under cover provided by the Association's policy.

General Important Notes:

- Original documents are required by Chubb. Should you require them to be returned, please include a written request. Photocopies are not acceptable for audit reasons.
- Failure to supply requested information can delay claim consideration and/or cause it to be rejected.
- Documents should be returned within 30 days.
- All communications should be clearly marked 'Private and Confidential'.

Disclaimer: This brochure contains a general overview of the policy only. It does not take into account your individual objectives, financial situation or needs and may not suit your personal circumstances. It is not a complete description of all policy terms, conditions and exclusions which determine coverage for a claim. Please contact your State Association office for a copy of the insurer's policy wordings and schedule. We recommend that you read the policy wording and schedule so that you have an understanding of the policy terms, conditions, excesses and exclusions to determine whether this insurance suits your needs. Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303 / AFSL 238369) arranges this insurance and is not the insurer. To find out more about Marsh, visit www.marshadvantage.com.au. LCPA 18/0001. M18-0017.