

Introduction

Hockey NSW Limited on behalf of all affiliated hockey associations has arranged this sports insurance scheme. The insurance scheme provides cover for all affiliated associations and clubs, and extends to all their registered members, officials and voluntary workers.

The level of benefits provided through this scheme are not "all encompassing" for all players, however, DHB & Associates Pty Ltd are able to provide advice on areas of "top up" cover including Income Replacement and Medical coverage. Hockey NSW strongly recommends that all associations encourage their players to adopt private health insurance.

Hockey NSW has negotiated the terms and conditions of the insurance policies based on hockey claims statistics. However, Hockey NSW welcome association's input into requirements for future years, and encourage associations to notify Hockey NSW of any thoughts to improve future coverage.

A copy of the current policy wording is available from the broker. If there are any aspects of the policy that an association does not understand, please contact the broker:

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Personal Accident Coverage – Death and Permanent Disability

This section provides a lump sum benefit to insured's that suffer permanent injury or death. The maximum claimable under this section is \$75,000.00. Death cover is limited to \$10,000.00 for under 18 year olds.

There is percentages payable for various levels of disability for example;

Permanent total loss of use of hearing - One ear	\$18 750
- Both ears	\$56 250
Loss of sight of one eye	\$37 500

A full list of the percentages is contained in the policy wording included.

Personal Accident Coverage – Medical Coverage

This section provides 75% Reimbursement of any non-Medicare expenses up to a maximum limit of \$5,000.00 per injury. There is a \$100.00 excess applicable to each claim lodged with the underwriter. Coverage is for any non-Medicare expenses incurred within 12 months from the date of injury.

Non-Medicare expenses are those costs that are non-recoverable (in any part) through Medicare. These expenses include dental, physiotherapy, chiropractic, ambulance, private hospital accommodation and, private hospital theatre fees.

The expenses **not** able to be claimed through this section include;

- a) The amount between the doctor's fee and the money you receive back from Medicare.
- b) The amount between the Surgeons bill and the money you receive back from Medicare
- c) The amount between the Anaesthetists bill and the money you receive back from Medicare
- d) X-Ray costs.

PLEASE NOTE:

- ❖ All accounts must be paid by the player before submitting to the insurance company.
- ❖ That all claims under this section must include a doctor's referral for the service being claimed.
- ❖ All claim forms must be received by the insurer within thirty (30) days of the injury occurring. Accounts and rebate statements may be sent at a later date.

Personal Accident Coverage Loss of Income

This section provides an income replacement to insured's who suffer an injury and are temporarily totally disabled from performing their usual occupation. The benefit is 75% of your usual weekly salary or \$250.00 per week whichever the lesser is. There is an excess period of 10 days on the Hockey NSW policy. The benefit is claimable for 52 weeks from the date of injury.

To make a claim under this section the player **must**;

- a) Provide a Doctor's Certificate for the period off work.
 - b) Provide a letter from the claimants employer detailing usual gross wage, time expected off work, and whether the claimant is receiving sick or holiday pay.
 - c) Have the attending physician's statement completed and forwarded to the insurance company.
- ❖ If a claimant is self-employed, these questions must be completed on a statutory declaration.

Injury Assistance Benefit

The insurer will reimburse 75% of non medical expenses directly relating to the injury to a maximum of \$5,000. There is an excess period of 10 days and the benefit is payable for 52 weeks. Expenses claimable under this section include home tutor, writer, home help, transport to hospital, etc.

- ❖ All pre-existing conditions are excluded by this policy

Public Liability Coverage

Your association, clubs and its members are insured for any claims arising from negligence in respect of bodily injury or property damage that happen during the period of insurance and caused by an occurrence in connection with your sport.

The coverage provided is for \$10,000,000 any one occurrence with a \$1,000 excess on each and every claim. Coverage extends to include;

- Goods in physical and legal control
- Tenants liability – excluding licensed premises
- Property owners liability
- Products liability
- Member to member liability excluding “participating in hockey”
- Medical aid liability
- Car parking liability
- Cross liabilities

Cover for this section is worldwide excluding the United States or Canada and any claim brought against the insured in any country outside Australia.

A full list of the policy exclusions are contained in the policy wording.

- ❖ Associations and clubs are not required to purchase separate liability cover.

Errors and Omissions Coverage

All accredited coaches and match officials are insured for claims arising from breach of professional duty arising from negligent acts, errors or omissions in connection with the sport.

The coverage provided is for \$5,000,000 in the aggregate. The excess applicable is \$1,000.

Coverage for this section is worldwide excluding the United States and Canada and any claim brought against the insured outside Australia. A full list of exclusions are contained in the policy wording.

- ❖ All claims under this section of the policy must be notified to the insurer during the period of insurance.

Directors and Officials Liability Cover

This cover is provided to all hockey clubs and/or associations who meet the following criteria:

- a) Must be affiliated with Hockey NSW
- b) Must be an Incorporated body and registered through Department Fair Trading of NSW or a Company Incorporated under the Corporations Law and Registered with the Australian Securities and Investment Commission.

This insurance policy provides cover to association/club directors, committee members and employees, for any wrongful act committed in their capacity as an official of the association/club. This cover is in addition to the existing Public Liability insurance which is limited to negligence resulting on property damage or bodily injury.

The policy provides a Sum Insured of \$2,000,000 with a nil excess on claims.

Travel Insurance

The Sports Policy provides worldwide Personal Accident protection. However, should your club or team be travelling overseas to compete in tournaments/carnivals etc, please contact our office and we will arrange appropriate insurance coverage that includes cover for training and playing of sport.

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"Top Up" Cover

As mentioned previously, the cover provided under your scheme is not "all encompassing". However, DHB & Associates Pty Ltd is able to arrange additional "top up" cover for the various sections of the policy for either clubs or individual players. The two main areas that can be "topped up" are the Loss of Income and Medical sections.