

## 2011 HOCKEY NATIONAL RISK INSURANCE PROGRAM

### PERSONAL INJURY INSURANCE

#### What is Personal Injury Insurance?

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 COVER IS GENERALLY PROVIDED WITHIN A PERSONAL INJURY POLICY?

##### Capital Benefits

Provides cover in the event of death or permanent disability. Please refer to the Program 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 the Program Summary for full benefit details and limits.

Under the Hockey National Risk Insurance Program, Hockey NSW has **BRONZE** level coverage. One of the more exciting new options available to Associations and Clubs is that *you can upgrade your insurance as required.*

	<b>Hockey NSW Bronze</b>
<b>Capital Benefits</b>	<b>\$50k</b> <b>(\$10k U/18 years)</b>
<b>Non-Medicare Medical Expenses Benefit</b>	<b>75%</b> <b>\$2,500 max</b> <b>\$50 excess</b> <b>(\$25 Claimant – Private Cover)</b>
<b>Loss of Income Weekly Benefit</b>	<b>75% to \$250 max</b> <b>14 day excess</b> <b>52 week benefit</b>
<b>Funeral Expenses Benefit</b>	<b>\$2,500 max</b>
<b>Student Assistance Weekly Benefit</b>	<b>\$250 max</b>
<b>Domestic home Help Expenses Benefit</b>	<b>\$250 max</b>
<b>Parents Inconvenience Benefit</b>	<b>\$1,200 max</b>

### INCREASED COVER

After reviewing the insurance policy schedules for the Hockey NSW Insurance Program, evaluating their personal circumstances and private health insurance, individuals may want to increase the level of cover (i.e. increase the Death/Disablement Benefits, the Non-Medicare Medical Benefits and/or the Loss of Income Cover).

If individual members of your Club or Association wish to increase their level of cover, please direct them to **Nigel Symss** at JLT Sport by phone on **03 9613 1437** or email **Nigel.Symss@jlta.com.au**