



The purpose of this quick guide is to provide an overview of the insurance coverage available under the Mini Roos programme as well as instructions on how to make a claim.

The cover provided is not “comprehensive” and as such we encourage all participants to take out Private Health, Life and Income Protection insurance according to their own individual needs and circumstances. It is an individual’s responsibility to ensure that he/she has adequate insurance cover for his/her needs.

### **Who is covered?**

All declared participants of the Football Australia’s **Mini Roos** junior introductory programme

### **What is the scope of cover?**

Coverage is provided under the policy whilst participating in the **Mini Roos** programme

### **Injury, means bodily injury which:**

- is sustained by an covered person during the period of insurance and while they are covered as an insured person under this policy;
- results from an Accident and is caused by sudden, violent, external and visible means;
- occurs solely and directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital condition or heatstroke
- occurs whilst they are engaged in the activities (outlined above) on behalf of the Insured

Injury does not include any Event caused as a result of heatstroke and/or caused directly or indirectly by or attributable to any sickness or disease.

#### **Medicare | What is it?**

Medicare is a Commonwealth Government programme that provides eligible Australian residents with a low-cost to free medical and hospital care.

Medicare provides access to:

- subsidised to free treatment by practitioners such as specialists and doctors
- free treatment as a public (Medicare) patient in a public hospital

#### **Medicare | What is covered?**

The Medicare Benefits Schedule (MBS) lists all treatments and associated rebates relating to benefits provided by Medicare. You are able to view the Medicare Benefits Schedule (refer [medicare.gov.au](http://medicare.gov.au))

#### **Medicare Gap | What is it?**

The MBS lists a rebate amount for each Medicare item. However some consultations are different. Specialists or doctors may charge more than the MBS amount. The difference between what you been charged and the amount listed on the MBS is called the “Medicare Gap”.

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the Medicare Gap (refer to National Health Act 1953).



**What are the Benefits?**

<b>Section 1</b>	<b>Lump Sum Benefits</b>	<b>Sum Insured</b>
Covered Event 1	Accidental Death	<b>\$50,000</b>
Covered Events 2-26	As per Table of Benefits (refer <b>Table 1.</b> )	<b>\$50,000</b>
Covered Events 27-35	Bodily Injury resulting in Fractured Bones (refer <b>Table 2.</b> )	<b>\$2,000</b>
Covered Events 36-37	Bodily Injury resulting in Loss of Teeth or dental procedures	<b>Not Covered</b>

<b>Section 2</b>	<b>Loss of Income Benefits</b>	
	Loss of income as a result of Bodily Injury	<b>Not Covered</b>

<b>Section 3</b>	<b>Non Medicare Medical and Physiotherapy Benefits</b>	
	Non Medicare Medical Expenses	<b>Maximum benefit of 75% of amounts claimable and maximum of \$1,500 for any injury. All claims are subject to a \$50 excess which is payable by the Covered Person.</b>
Physiotherapy Benefit	<b>Not Covered</b>	



**Benefits Table 1.**

<b>Covered Events</b>	<b>% of Sum Insured</b>
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Permanent paraplegia, quadriplegia, or incurable paralysis of all limbs	100%
4. Permanent disablement not otherwise provided for in this table*	100%
5. Permanent and total loss of sight in one or both eyes	100%
6. Permanent and total loss of use of one or both limbs	100%
7. Permanent and incurable insanity	100%
8. Permanent total loss of hearing in both ears	100%
9. Permanent and total loss of the lens of both eyes	80%
10. Permanent and total loss of use of four fingers and the thumb of either hand	75%
11. Permanent and total loss of the lens of one eye	60%
12. Permanent disfigurement from third degree burns equal to or greater than 20% of the surface of head and neck	60%
13. Permanent total loss of use of four fingers of either hand	50%
14. Permanent disfigurement from third degree burns equal to or greater than 40% of the surface of the body (excluding head and neck)	40%
15. Permanent total loss of hearing in one ear	30%
16. Permanent total loss of use of one thumb (both joints)	30%
17. Permanent total loss of use of one thumb (one joint)	15%
18. Permanent total loss of use of one finger all three joints	15%
19. Permanent total loss of use of all toes on either foot	15%



20. Permanent total loss of use of one finger two joints	<b>10%</b>
21. Fractured leg or patella with established non-union	<b>10%</b>
22. Shortening of the leg by at least 5cm	<b>8%</b>
23. Permanent total loss of use of one finger one joint	<b>5%</b>
24. Permanent total loss of use of toes (per toe) both joints of the great toe	<b>5%</b>
25. Permanent total loss of use of toes (per toe) – one joint of the great toe	<b>3%</b>
26. Permanent total loss of use of toes (per toe) – all joints of any toe other than the great toe	<b>1%</b>
<p>The disablement covered under the <b>Covered Event 4</b> must be certified by no less than three doctors, one of whom will be the Covered Person's doctor and the remaining two doctors to be appointed by the Insurer. The maximum benefit payable is proportional on the agreed percentage reduction in whole bodily function as agreed by all three doctors.</p>	

**Benefits Table 2.**

<b>Covered Events 27 – 33 (Bodily Injury resulting in Fractured Bones)</b>	<b>% of Sum Insured</b>
27. Neck, skull, spine (complete Fracture)	<b>100%</b>
28. Hip Fracture	<b>75%</b>
29. Jaw, pelvis, ankle or knee (other Fracture)	<b>50%</b>
30. Cheekbone, shoulder or hairline Fracture of skull or spine	<b>30%</b>
31. Nose or collar bone Fracture	<b>20%</b>
32. Arm, elbow, wrist or ribs (simple Fracture)	<b>10%</b>
33. Finger, thumb, foot, hand or toe Fracture	<b>7.5%</b>



### **How to Make a Claim**

1. Obtain a claim form from your Club or <b>Gallagher Sport</b>
2. Complete the claim form in its entirety, all sections are mandatory. Attach all supporting documents (medical receipts and reports etc.) prior to submission.
3. A claim form should be submitted within 30 days from the date of your injury.
4. Sport injury claims are submitted to Arthur J. Gallagher: <ul style="list-style-type: none"><li>- Email: <b>sportingclaims@ajg.com.au</b></li><li>- Postal: <b>Gallagher Sporting Claims, GPO BOX 1113 BRISBANE QLD 4001.</b></li></ul>

### **Gallagher**

If you wish to discuss this insurance programme or any other insurance related matter please contact **Gallagher**.

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### *All Claims Enquiries*

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