



AMATEUR SPORTS INJURY - ACCIDENT CLAIMS PROCEDURE

What the Club (= Team Official/s or other responsible Officebearer) should do when an injury occurs in Hockey play practice or training:

Step 1 Formally Report the Accident

As soon as possible after the accident, ensure the injury has been reported on the Hockey WA match report score sheet and / or in the Club injury "Report Book", as applicable.

Step 2 Advise the Player of Insurance

Advise the player (and/or parent/guardian) that injury claim circumstances for this policy must be notified in writing within 30 days, and that they should contact Austnet Group or Sportscover and request that an injury (sporting accident) claim form be sent out.

Phone Austnet Group (08) 9473 8600, or go to Website(s) at:

<http://www.austnetgroup.com.au/> or <http://www.sportscover.com/>

A claim form will, on request, be sent directly to the player's home address with an instruction sheet detailing exactly what the player needs to do to ensure their claim is dealt with quickly.

Note that as an expedient alternative, a claim form can be directly downloaded from the Austnet Group website, as above, and for which a link is provided on the Hockey WA website.

Step 3 Assist with Claim Paperwork later

In due course when requested to do so, assist the player (and/or parent guardian), by completing and signing the Official Report section (pages 5 and 6) of the claim form.

What the Player (or their Representative or Parent/Guardian) should do when an injury occurs in Hockey play practice or training:

Step 1 Ensure Report of the Injury is being made (as per the Club's Step 1 above)

Step 2 Get the Doctor to complete a simple statement or certificate at the first consultation

Note, that player must first obtain an initial referral from a Doctor (qualified Medical Practitioner) for any Physiotherapy, Chiropractic or other Paramedical services.

Such initial statement or certificate should describe cause of injury, days certified off work and proposed course of treatment, especially including any referral details if applicable.

Note that for injury involving teeth the initial statement or certificate of a Dentist will suffice.

Step 3 Carefully consider, knowing all of : the policy conditions including various excesses ; the possible expenses less reimbursements; the possible time off work ; and the level of cover option (1 or 2?) chosen by your club ; whether a claim circumstance should be notified in writing.

Note that the policy wording and the policy schedule (including excesses applicable) are available for download from the Hockey WA website. The staff of the Hockey WA broker, Austnet Group, are there to assist you in this respect. If still in doubt, it is always best to notify just in case.

AMATEUR SPORTS INJURY - ACCIDENT CLAIMS PROCEDURE

- Step 4** **If proceeding, notify Austnet Group in writing as to the existence of claim circumstance and obtain a claim form (within 30 days)**
A claim form can be downloaded as described above, or Austnet Group will dispatch a claim form upon request directly to the injured player or their parent/guardian, enclosing full instructions of how the claim form should be completed.
Note that the claim form includes a more detailed "Physician's Statement" to be subsequently completed by the main attending Doctor or Dentist or Paramedic as appropriate.
- Step 5** **Lodge the completed claim form with Austnet Group (within 120 days)**
Upon receipt of the claim form, the player or their parent/guardian should complete appropriate sections of the claim form themselves, and have others complete their sections as called for (eg Witness statement, Official report, Employer/Accountant statements, as appropriate).
- Step 6** **Complete all treatment**
Player should complete all prescribed treatment keeping all receipts for all claimable treatment received and paid for. Refer to step 8 below for information as to when a claim can be finalised/settled.
- Step 7** **Finalise Claims from Medicare and (if applicable) your private Health Insurance**
Note that by law, the policy cannot reimburse expenses covered by Medicare (or the gap). Further, per policy conditions for other non-Medicare medical and related expenses that are claimable, it reimburses only 75 % of the difference between any private Health Insurance rebate and the actual cost incurred by the player.
- Step 8** **Finalise Claim costs/entitlements with Sportscover through Austnet Group**
Note that under policy terms, claims will not be settled (entitlements calculated), until all treatment relating to the injury has been completed, all accounts have been paid and refunds obtained, and claims for loss of wages/income will not be settled in advance of maximum benefit period (52 weeks) until a return to work date is provided.

To ensure a speedy processing of claim make sure all of the above steps are followed.

TO OBTAIN A CLAIM FORM

PLEASE REQUEST VIA:-

<http://www.austnetgroup.com.au/>
(click on Claims)
(a claim form is able to be downloaded from the broker's website)

<http://www.sportscover.com/>
(click on Claims)
(a claim form can be requested from the underwriter's website)

OR E-MAIL TO:-

info@austnetins.com.au

claims@sportscover.com

OR:-

PHONE Austnet Group (Worldwide Sports Insurance) OFFICE (08) 9473 8600