



Gow-Gates in partnership with SSMG Anderson Competitions Pty Ltd

## Anderson Events - Insurance Program

### Individuals, Members & Officials

#### 2023-2024 Summary Brochure

The SSMG Anderson Competitions Pty Ltd Insurance Program has been arranged by Anderson Events on behalf of all Insured persons. The program is administered by Gow-Gates Insurance Brokers.

#### Important Notes

This brochure is a summary only of the main points of coverage. The information is of general nature only, no consideration has been made in regard to your own personal needs and/or circumstances.

The Personal Accident and Public & Product Liability & Professional Indemnity Insurance program commences on 1 October 2023 and expires on 1 October 2024.

This summary is prepared by Gow-Gates Insurance Brokers Pty Ltd (ABN 12 000 837 785 | AFSL 245423).



### Personal Accident

<b>Who's covered*</b>	All appropriately registered players and/or all full-time, part-time and casual employees, training participants, members, referees and/or umpires, and coaches
<b>What's covered</b>	Basic cover for participants who suffer injuries arising out of participation in authorised events
<b>When are you covered</b>	Whilst participating in sanctioned activities including all: a) Official events b) Competing, training, trialling c) Sanctioned coaching activities d) Official social events and fundraising e) Authorised work on behalf of the Insured
<b>Where am I covered</b>	Worldwide
<b>Aggregate Limit of Liability</b>	\$1,000,000
<b>Maximum Age Limit</b>	75 Years
<b>Capital Benefits</b>	Capital Benefits are a lump sum benefit that is provided in the event of Death and Permanent Disability. Benefits are payable based on a table of events available in the full policy wording. Some of the benefits payable include: <ul style="list-style-type: none"><li>• Death - \$50,000 (U18 \$10,000)</li></ul>

<b>Ancillary Benefits</b>	Included
<b>Non-Medicare Medical Expenses</b>	<p>Non-Medicare Medical Expenses covers medical expenses for which there is no reimbursement (wholly or partly) from Medicare.</p> <p>Benefits Covered:</p> <ul style="list-style-type: none"> <li>• 50% of Non-Medicare Medical Benefits</li> <li>• Maximum Payable \$1,000</li> <li>• \$50 excess</li> <li>• 52 Weeks</li> </ul> <p>The Health Insurance Act (Cth) 1973 does not permit the insurer to contribute to expenses which are wholly or partly claimable through Medicare.</p> <p>Examples of expenses covered:</p> <ul style="list-style-type: none"> <li>• Private Hospital Accommodation</li> <li>• Physiotherapy</li> <li>• Ambulance</li> <li>• Dental</li> <li>• Chiropractic &amp; Osteopathy</li> </ul> <p>Examples of expenses not covered:</p> <ul style="list-style-type: none"> <li>• Doctors and Surgeons Fees</li> <li>• X-Rays</li> <li>• Anaesthetists' Fees</li> <li>• Public hospital costs</li> <li>• MRI Scan's*</li> </ul> <p>*MRI scans are generally claimable through Medicare. However sometimes the referrer and/or provider are not registered with Medicare. In this situation, you are eligible to claim through Anderson Event's Personal Accident Insurance Policy.</p>
<b>Student Allowance Benefit</b>	<p>Student Allowance (tuition) Benefit are payable whilst you are wholly and continuously unable to work and/or attend school or studies.</p> <p><b>Full-Time Students</b></p> <p>Authorised home tutor costs up to \$250 per week for 52 weeks.</p> <p>A 7-day excess applies and maximum payable up to 80%.</p>
<b>Broken Bones Benefit</b>	<p>Up to a maximum payable \$5,000.</p> <p>Selected criteria applies to be eligible for this Benefit.</p>
<b>Other Benefits</b>	<p>There are other benefits payable under the SSMG Anderson Competitions Pty Ltd Insurance Program for expenses which may be incurred as a result of an injury.</p> <p>Full details of these benefits as well as policy conditions are contained in the policy wording. A copy of the policy wording can be provided upon request from Anderson Events.</p>

# Claims Process

## Lodging a Personal Accident Claim

All claims need to be submitted via completion of the CSN Claim Form.

Upon completion of the attached Claim form, please forward the relevant documentation to [claims@csnet.com.au](mailto:claims@csnet.com.au).

Insurer & Claims Handling FAQ's:

### How long will it take to complete my section of the form?

This should only take about 10 - 15 mins. We want to settle your claim for you as quickly as we can. If insufficient information is provided or if corrections are required this will likely lead to unwanted delays.

### How can I check the progress of my claim?

Please contact Corporate Services Network on (02) 8256 1770 and advise that your query relates to a Sports Injury Claim.

Please provide the claim number you received from the acknowledgement notification.

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No cover is provided for:

- Any pre-existing defect, infirmity or sickness the insured person suffered from at the time of the accident
  - Self-infliction
  - War and terrorism
  - Aerial activities
  - Being under the influence of Drugs or alcohol
  - Criminal acts
  - Psychiatric or psychological disorder
  - Contamination by radioactivity
  - Sickness, disease or disorder of any kind
  - Injuries which occur outside the policy period
  - Pregnancy or related complications.
- It is recommended that all Insured Persons take out separate Private Health Insurance and/or Personal Income Protection, Life Insurance and Trauma cover.

## Duty of Care Statement

When you register to play with Anderson Events you are reminded that it may be a contact sport. Potential, notwithstanding all safety guards, exists for a player to sustain injury.

Players are therefore reminded of their obligation to prepare themselves for training and matchday sessions, by engaging sufficiently in warm up activities and maintain an adequate level of fitness.

As a measure of Anderson Event's support to all Insured Persons, they have arranged insurance cover as set out in this document and for your benefit and risk protection.

In addition to these policies all Insured Persons are encouraged to take out private health insurance, life insurance cover over and above that is outlined on the previous page to ensure individual needs and circumstances are met.

For any advice or additional insurance cover that you may require please contact Gow-Gates.