



Churches Football Association Sydney Inc

Sports Injury Claim Procedure

Please follow the following steps to ensure your claim is actioned promptly.

- All claims must be notified to Sportcover within **30 days** of the accident, injury or damage occurring

A Claim Form can be obtained via any of these methods:

- Completing an online claim form request accessed at;

http://www.sportcover.com/claim_request.asp , or

- Calling the Sportcover Claims Hotline – 1300 134 956

- Complete the claim form, providing as much information as possible, and submit this to Sportcover Asia Pacific's Claim's Department:

A Claim Form can be submitted via any of these methods:

- **Mail:** Claims Department
Locked Bag 6003
WHEELERS HILL VIC 3150

OR

- **Email:** asiapac.claims@sportcover.com

OR

- **Fax:** 03 8562 9111

- You will then receive a claim number and Internet Access PIN.

- Monitor the progress of your claim by entering your Claim Number and Internet Access PIN at the Claim Progress Login Screen at the following website:

<http://www.sportcover.com/claims.asp>

In order to process your claim as quickly as possible we require the following to be completed: Claim Form, Witness Statement, Official Report, copy of Teamsheet/Injury Report and Employer's Statement (if claiming for loss of earnings).

If you require any assistance please contact: Austbrokers ABS on 02 9570 8355



NSW Churches Football Association

Claim FAQ's

The following are frequently asked questions in relation to making a claim with Sportscover in Australia.

Please contact [our claims department](#) if you have questions that are not addressed on this page

Are Spectators Covered?

The Club is protected under the Public Liability Policy in the event that the Club could be found legally liable for personal injury sustained to a spectator or third party.

Please note that the law of negligence stipulates that a party is required by law to owe another party a duty of care and the duty of care requires reasonable steps be taken to avoid another party suffering injury or harm due to the actions/inactions of another.

Please also refer to Divisions 4 and 5 of the Civil Liability Act 2000 (NSW) and the voluntary assumption of risk when attending recreational and sporting activities.

Can I claim the MEDICARE gap through SPORTSCOVER?

Unfortunately due to The Health Insurance Act 1973 we are prohibited from paying the MEDICARE gap.

A. NON-MEDICARE MEDICAL EXPENSES

Sportscover Australia Pty Ltd is a NON MEDICARE MEDICAL INSURER. In most cases, the policy will provide cover for items such as: Physiotherapy, Private Hospital Accommodation & Theatre fees, Chiropractor, Dental, Ambulance, Massage, Hydrotherapy, Podiatry, some MRI's and ancillary benefits. Please refer to your club or association's policy for specific details.

Please note that bandages and pharmaceutical items are not covered under this policy. Please refer to your club or association's policy for further details.

B. MEDICARE GAP

As Sportscover Australia Pty Ltd is a NON MEDICARE MEDICAL INSURER, we are not permitted by the Health Insurance Act 1973 to provide cover for the MEDICARE GAP. This means that in most cases, a service that is performed by a Registered Medical Practitioner such as a Doctor, Surgeon, Anaesthetist, Pathologist & Radiologist will NOT be covered by the policy. For example:

Doctor's Fee	\$100.00
Medicare Refund	\$50.00
Medicare Gap	\$50.00 (The gap is NOT claimable under this policy.)

Will Sportscover pay my bills up front?

All accounts must be paid and private health insurance claimed prior to sending them to Sportscover.



NSW Churches Football Association

What are Ancillary medical procedures?

The main ancillary benefits are - Acupuncture, Osteopath, Naturopath, Massage, Hydrotherapy, Podiatry.

Is it possible to receive an extension past the 12 month period of my claim for Non-Medicare Medical expenses?

The maximum time limit for benefits under our current policy is twelve months from the date of the accident.

Please also note that coverage ceases once you return to playing or training in your particular sport.

What benefits are covered with the policy that my Association has arranged for me?

The policy covers many Non-Medicare Medical expenses such as Private Hospital accommodation, theatre fees, physiotherapy, chiropractic, dental, ambulance, some MRI's and other ancillary expenses. In some cases, the policy may extend to provide some cover for loss of earnings. Please refer to your club or association's policy documents for a more specific answer

Can I claim Non-Medicare Medical benefits progressively similar to a private health fund?

Claims for Non-Medicare Medical expenses such as private hospital accommodation, physiotherapy, chiropractic, dental, ambulance and other ancillary expenses are settled upon completion of the treatment.

Please notify us in writing upon completion of treatment. At this time, forward all original invoices and receipts, together with your private health fund information and your claim will be settled at that time.

If I hold private health insurance can I still claim?

Certainly, where private health insurance is held, a proportion of the Non-Medicare gap is usually refunded by Sportscover.

What is the maximum period I can claim loss of earnings?

In most cases, the policy provides cover for 52 weeks from the date of the accident. Please refer to your club or association's policy documents for a more specific answer.

I wish to claim loss of wages, but I have been paid some sick leave by my employer. How does this affect my claim?

You may still be able to claim, but the sick leave that you have been paid will need to be taken into account in calculating your loss of wages claim. Please refer to your club or association's policy for specific details.