



INSURANCE FOR PLAYERS

Touch Football Australia

1. Personal Injury cover CAN pay for Non-Medicare medical expenses

‘Non-Medicare’ means medical costs that can’t be claimed through Medicare.

Items include physio, chiro, dental, ambulance transport and private hospital accommodation.

2. Personal Injury cover is NOT Private Health insurance

It is law that Medicare items can’t be claimed on Personal Injury cover. These items can be claimed on Private Health Insurance and include services such as doctors and surgeons.

3. Personal Injury cover is NOT intended to be Life Insurance

Personal Injury cover is a policy for injuries occurring due to an accident. It is not a sickness or illness policy.

Recommendations

It is **strongly** recommended that all players investigate their personal insurance needs. Players should consider the benefits of:

- Private Health insurance
- Life Insurance
- Loss of Income (particularly for self-employed players)

BENEFITS

The personal injury cover offered to all affiliated members includes:

Non-Medicare Medical

- 80% reimbursement of non-Medicare expenses
- \$3,000 maximum per claim
- \$200 excess

Loss of Income

- Optional cover that can be purchased for additional premium

Capital Benefits

- Up to \$100,000 maximum

Quadriplegia/Paraplegia

- \$100,000 maximum

WANT TO KNOW MORE?

Information including how to make a claim, how to purchase Loss of Income cover and all policy documents can be found on the dedicated Touch Football Australia National Insurance Scheme website marsh.com/au/touchfootball

Making a Claim

Non-Medicare Medical Claims

Step 1 – Access a current claim form from the marsh.com/au/touchfootball website or alternatively contact Marsh directly on 1300 130 373

Step 2 – Complete all relevant sections of the claim form

Step 3 – Send your claim form to the Insurer as soon as possible (and within 120 days from the date of injury)

Step 4 – The Insurer will confirm receipt of your claim or make contact with you should they require more information

IMPORTANT INFORMATION

- Send **ONLY** original receipts (unless retained by your Private Health Fund) and keep a copy for yourself
- Claim on your Private Health Insurance **FIRST** (if you have Private Health Cover) and send their Statement of Payment in with your claim form
- The *Health Insurance Act 1973* (Cth) does not permit reimbursement of any costs associated with Medicare (including the Medicare Gap)
- All treatment must be certified as 'necessary' by your treating physician
- Do not wait for all treatments to be completed before sending your claim form. Treatments may continue even after you have submitted your claim form

Loss of Income Claim

Complete Steps 1-4 as detailed above

IMPORTANT INFORMATION

- A 14 day elimination period applies which means you must be off work for at least 14 days before any payments can be made
- You must be in permanent or regular casual employment at the time of your injury
- Your loss of income claims must be covered by a Medical Certificate for each period away from work



CONTACT US

1300 130 373

marsh.com/au/touchfootball



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