



# Australian Deaf Sports Federation Ltd

## 2022 National Games Insurance Quick Guide



**Gallagher**

Insurance | Risk Management | Consulting

## Dear Deaf Sports Australia 2022 National Games Participants and Volunteers

We are pleased to present this quick guide to the 2022 Deaf Sports Australia National Games insurance program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available on the Gallagher website at: [sport.ajg.com.au](http://sport.ajg.com.au).

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the "Medicare Gap", (refer to National Health Act 1953).

The cover provided under this program is not "comprehensive" and is intended to compliment other insurance cover you may have in place. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health insurance) and we encourage all participants to consider their own individual needs and circumstances in relation Private Health, Life and Income Protection insurance. It is an individual's responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable games.

Yours sincerely,

**Gallagher Sport**

## Insured Persons

Australian Deaf Sports Federation Limited trading as Deaf Sports Australia including all including all members, players, coaches, referees, officials, first aid personnel, administrators and voluntary workers whilst participating at the 2022 National Games.

## Scope of Cover

Cover is limited to injury whilst & insured person is

- Playing in official matches under the auspices of The Insured
- Engaged in organised training or practice (including practice matches) for the Sport as noted in The Schedule
- Travelling directly to or from or between activities described above and the Insured Persons normal place of residence or place of employment.
- Staying away from the Insured Persons home district including overseas travel during a tour for the purpose of participating in representative matches and/or any other games duly authorised by The Insured
- Actually engaged in administrative or organised social activities of The Insured.

## Injury Definition

Bodily Injury means an injury which, occurs solely and independently of any other cause; and

- a) is sustained by an Insured Person during the Scope of Cover,
- b) is sustained by an Insured Person during the Period of Insurance,
- c) is caused by an Accident, and results, within 12 calendar months of the Accident

## Personal Accident Lump Sums Benefits

Accidental Death (20% for under 18)	\$200,000
Quadriplegia / Paraplegia	\$200,000
All others	As per policy wording

## Non Medicare Medical Benefit

Maximum Benefit	\$3,500
% Covered	85%
Excess	\$200
Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider	

## Loss of Income Benefits

- Sum Insured	\$500
- Max % of Salary	75%
- Max Benefit Period	52 Weeks
- Excess Period	21 days

## Other Benefits

Injury Assistance and Parents Inconvenience Benefit	\$1,500
Rehabilitation Benefit – Gym, Pilates Studio, Physical Trainer	\$500
Rehabilitation Benefit – Tuition	\$3,000
Bed Care Benefit	\$300
Dependant Children's Allowance	\$500
Home Renovation Benefit	\$10,000
Funeral Expenses Benefit	\$5,000
In Memoriam Benefit	\$1,000
Kidnapping Benefit	\$20,000
Membership Benefit	\$500

## Liability Cover

Public & Products Liability	\$20,000,000
Professional Indemnity	\$5,000,000
Excess	Nil

## How do I make a claim?

All claims should be lodged at least within 30 days of the date of injury. When a player is injured and wishes to submit a claim the following procedure needs to be followed:

1. Obtain a claim form from Gallagher by calling 1800 931 129 or download by visiting [www.sport.ajg.com.au/make-a-claim](http://www.sport.ajg.com.au/make-a-claim)
2. Arrange for your doctor to complete the 'Medical Statement' section of the claim form.
3. Arrange for your Deaf Sport Australia to complete 'The Club's Declaration' section of the claim form confirming you are a registered participant of the games.
4. Return the completed claim form to Gallagher via:  
  
Email: [sport@ajg.com.au](mailto:sport@ajg.com.au)  
or by post to:  
  
Gallagher Sporting Claims,  
PO Box 302  
Beenleigh QLD 4207

**NOTE: PLEASE REFER TO POLICY WORDING FOR FULL TERMS, CONDITIONS, AND EXCLUSIONS.**



*Locally focused. Nationally resourced.  
Internationally represented.*



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