



# NSW Gaelic Athletic Association

## 2019 Insurance Quick Guide



**Gallagher**

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## Dear NSW GAA Members

We are pleased to present this quick guide to the 2019 NSW Gaelic Athletic Association Injury 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 2019 season.

Yours sincerely,

**Gallagher Sport**

## Insured Persons

NSW Gaelic Athletic Association including all affiliated clubs including all members, players, coaches, umpires, officials, first aid personnel, administrators and voluntary workers.

## Scope of Cover

Cover is limited to injury whilst & insured person is

- Playing in sanctioned club and representative games, competitions and performances;
- Participating in sanctioned training or practice sessions, or official functions arranged by the insured;
- Travelling to or from sanctioned club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured;
- Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating
- Whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured.

## Injury Definition

Injury, means bodily injury which:

- Is sustained by an Insured Person during the Period of Insurance and while they are covered as an Insured Person under this Policy;
- Results from an Accident and is caused by sudden, violent, external and visible means; and
- Occurs solely, directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital conditions or heatstroke, except illness or sickness directly resulting from, or medical or surgical treatment rendered necessary by such Injury; and
- Occurs whilst engaged in the above listed sanctioned

## Benefits

### Part A – Capital Benefits

Death Benefit	\$50,000
Capital Benefit	\$50,000
Funeral Expense	\$10,000

### Part B Fracture Bones

Neck, skull or spine	
- completed fracture	\$2,500
- other fracture	\$750
Hip	\$1,875
Jaw, pelvis, leg, ankle, knee	
- completed fracture	\$1250
- other fracture	\$500
Cheekbone or shoulder	\$750
Arm, elbow, wrist or ribs	
- completed fracture	\$625
- other fracture	\$250
Nose or collar bone	\$500
Finger, Thumb, Foot, Hand or Toe	\$200

### Part C Loss of Income

Weekly Benefit	\$300
% Covered	100%
Benefit Period	26 weeks
Excess Period	14 days

### Part D Dental Injury

Total loss of a tooth	
- per tooth	\$250
- max benefit	\$1,000
Tooth Chipping	
- per tooth	\$100
- max benefit	\$400

### Part E – Non-Medicare Medical

Maximum Benefit	\$1,500
% Covered	85%
Excess	\$100
Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider	

### Affiliated Club Cover

Public & Products Liability	\$20,000,000
Professional Indemnity	\$2,000,000
Property in Care/Custody & Control	\$100,000
Excess	
- Participant to Participant	\$10,000
- All other claims	\$1,000

### 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 <a href="http://www.sport.ajg.com.au/make-a-claim">www.sport.ajg.com.au/make-a-claim</a>
2.	Arrange for your doctor to complete the 'Medical Statement' section of the claim form.
3.	Arrange for your club President, Treasurer or Secretary to complete 'The Club's Declaration' section of the claim form.
4.	Return the completed claim form to Gallagher via:  Email: <a href="mailto:sport@ajg.com.au">sport@ajg.com.au</a> or by post to:  Gallagher Sporting Claims, Box 302 Beenleigh QLD 4001

Please refer to the policy wording for details of the terms, conditions & exclusions.





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