

# Personal Accident Insurance – Policy Overview (Category Three)

Personal Accident insurance is for registered players, non-playing officials including team managers, referees, coaches, committee members, directors, office bearers, administrators, selectors, medical officers, physiotherapists, ambulance officers, voluntary workers and other match officials of the Policyholder who are **aged under eighteen (18) years at the date of injury**, and engaged in the following activities:

- (a) Participating in official matches or training;
- (b) Travelling to participate in representative matches or authorised games;
- (c) Fundraising activities;
- (d) Administrative or organised social activities;
- (e) Unpaid voluntary work;
- (f) Travelling directly to or from home and one of the activities (a) – (e).

## What is covered?

<b>Capital Benefits</b>	
Accidental Death	Maximum \$20,000
Quadriplegia / Paraplegia	Maximum \$750,000
<b>Loss of Income</b>	
Weekly Benefit	Maximum 85% of gross income or \$250 x 52 weeks (whichever is the lesser)
Excess	14 days
<b>Additional Benefits</b>	
Rehabilitation Benefit (Quadriplegia / Paraplegia only)	Maximum \$20,000
Reimbursement of membership fees (pro rata)	Maximum \$500
Bed care	Maximum \$300 x 52 weeks
<b>Non-Medicare Medical Expenses (to a combined maximum of \$2,500)</b>	
Physiotherapy, Chiropractic, Remedial Massage, Acupuncture, Private hospital accommodation, Ambulance	85% to a maximum \$2,500
Physiotherapy	Physiotherapy must be certified by a Doctor or Specialist as being necessary after every six visits.
Emergency Department Private Hospital Admission	Maximum \$375
Excess	\$50

### Other Benefits

Funeral Expenses	Maximum \$6,000
Travel and Accommodation Expenses	Maximum \$1,500
Out of Pocket Expenses - For example: <ul style="list-style-type: none"> <li>Medical Aids (e.g. Knee Braces, Crutches &amp; Wheelchair hire)</li> <li>Local transportation (e.g. taxis) for travel between your home and place of treatment</li> </ul>	Maximum \$1,500

### What is not covered?

✗ Sickness	✗ General Practitioner	✗ Anaesthetist	✗ Injury from illegal or criminal acts
✗ Illness	✗ Specialist	✗ Psychiatric conditions	✗ Pregnancy or related complications
✗ X-ray	✗ Surgeon	✗ Intentional self-injury	✗ Pre-existing injuries
✗ MRI (if Medicare claimable)		✗ Whilst under the influence of drugs or alcohol	

### Important Notes

- Legislation prevents the insurer from reimbursing services with a Medicare item number.
- Non-Medicare Medical Expenses are expenses incurred within 12 months of the Date of Injury.
- All treatment must be referred by your doctor to receive reimbursement.
- You must pay the expense before seeking reimbursement. The insurer cannot pay the provider directly.
- If you are a member of a health fund, you must claim the expense from your health fund prior to claiming on the Personal Accident insurance.

### How do I lodge a Personal Accident claim?

Lodge your claim via the Sports Claim Portal: <https://www.gowgates.com.au/claims/>

### Who can I contact regarding a Personal Accident Claim?

Contact the Sports Claim team via the chat function in the Sports Claim Portal; or  
 Email: [sportsclaims@gowgates.com.au](mailto:sportsclaims@gowgates.com.au); or  
 Call: **1300 469 428**



## How do I obtain the full policy documents?

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Please email your request to: [sport@gowgates.com.au](mailto:sport@gowgates.com.au)

## Can I arrange additional cover?

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Yes, Gow-Gates can arrange additional cover for an individual, team or club.

To enquire please contact: [info@gowgates.com.au](mailto:info@gowgates.com.au)

Please contact Gow-Gates for additional information on the coverage limits, excesses, terms, conditions and exclusions for the covers listed in this document. Gow-Gates arrange the insurance and are not the insurer.

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 or circumstances.

This summary is prepared by Gow-Gates Insurance Brokers Pty Ltd (ABN 12 000 837 785 | AFSL 245423). For further information visit: [www.gowgatessport.com.au/football](http://www.gowgatessport.com.au/football).