

2012 Insurance Information

PERSONAL ACCIDENT INSURANCE

	SECTION A – CAPITAL BENEFITS
Events 1 then 4 – 17	\$50,000 Event 1 only, Death benefit is limited to \$10,000 for Insured Persons under 18 years old
Event 2 and 3	\$130,000 (Permanent Paraplegia/Quadriplegia)
	SECTION B – WEEKLY BENEFITS
Benefit Period	Up to 52 weeks each and every claim
Deferral Period	14 days each and every claim for Junior Registered Players 28 days each and every claim for Senior Registered Players
Event 18	80% of Your Weekly Income up to \$300 per week
Event 19	80% of the actual cost of Home Help up to \$300 per week
Event 20	80% of the actual cost of Home Tutorial up to \$300 per week
	SECTION C – SPECIAL BENEFITS
Non-Medical Medical Expenses	We will pay 80% of eligible Expenses (as defined), after any reimbursement from a recognized private health fund, to a maximum of \$2,500 for any one injury and up to \$4,000 any one Period of insurance.
Excess	\$50 each and every claim for physiotherapy, chiropractic, osteopathic, acupuncture and remedial massage expenses. Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider.
Nil Excess	If the Insured Person is a member of a registered Private Health Fund.
Travel and Accommodation Expenses (Junior Registered Players Only)	We will pay 80% of reasonable travel and/or accommodation (as defined) with any motel/hotel accommodation being capped at \$150 per night. These accumulated benefits will be paid up to a total maximum benefit of \$500 for any one injury during any one policy period. Appropriate receipts must be provided for any of these benefits to be considered.
Funeral Expenses	We will pay 100% of eligible Expenses up to \$2,000
Extent of Cover	As per the attached Policy
Age Limitation	Over 5 years and under 70 years

LIABILITY INSURANCE

Public Liability	\$20,000,000 any one occurrence
Products Liability	\$20,000,000 any one Period of Insurance
Professional Liability	\$5,000,000 any one Period of Insurance Professions Covered: CRL Referees, Accredited Coaches and Trainers
Property in Care, Custody or Control	\$20,000 any one occurrence