



# **Corporate Games**

## **Summary of Benefits – Sport Injury Insurance**

## Sports Injury Insurance Cover

We are pleased to present this quick guide to the **2019/2020** Corporate Games sport injury insurance program. The purpose of this brochure is to provide a broad overview of the insurance cover provided as well as instructions on how to make a claim. For full details of cover please contact Gallagher on 02 8838 5779.

### When is cover provided?

Cover is effective from the time the insurance premium and application is received and accepted, provided that teams/individuals have entered and paid their Entry Fees to the Games. Coverage includes training sessions leading up to, as well as the activities/events nominated for the **Corporate Games**.

### What is the scope of insurance?

As specified in the 'Policy Wording', for injuries sustained in activities/events at the **Corporate Games**. Including training and direct travel to or from Games activities/events.

### What Personal Accident Benefits are provided?

Capital Benefits – Maximum Sum Insured		<b>\$75,000</b>
Permanent Disability	Applicable % of capital sum insured shown in the <b>capital benefits schedule</b>	
Modification Expenses	Maximum sum insured <b>\$10,000</b>	
Funeral Benefit	Maximum sum insured <b>\$5,000</b>	
In Memoriam Benefit	Maximum sum insured <b>\$1,000</b>	
Loss of Earnings	Maximum <b>\$500</b> per week   Maximum benefit period <b>52</b> weeks   Waiting period <b>21</b> days	
Medical and Dental Costs	<b>85%</b> of Non- Medicare Expenses to Maximum sum insured <b>\$2,500</b> for any one accident.  Where a member is hospitalized more than 200km from normal residence for 3 days or more maximum <b>\$2,500</b> for costs of repatriation  Excess if <b>Private Health</b> Insurance applies <b>\$200</b> Excess if <b>No Private Health</b> Insurance applies <b>\$200</b>	
Home Nursing Care	Maximum weekly sum insured <b>\$300</b> for a maximum period of <b>52</b> weeks	
Ancillary Non-Medical Expenses	Maximum sum insured \$2,500 for any one accident \$200 each and every claim	
Rehabilitation Benefits	Maximum sum insured <b>\$3,000</b> for tuition or advice fees Maximum sum insured <b>\$500</b> for rehabilitation expenses	

## How to Make a Claim

1. Obtain a claim form from Corporate Games, Gallagher Insurance Brokers
2. Complete the claim form in its entirety, all sections are mandatory. Attach all supporting documents, including:
  - Evidence that the accident was Games related (eg. Injury report and/or Witness statement)
  - Evidence of expenses incurred
3. All Sport Injury claims are submitted to:-

**Gallagher Sport Claims**  
**Level 12, 80 Pacific Highway**  
**NORTH SYDNEY NSW 2060**

## Important Notes

This information is only a summary of the cover provided.

This policy provides limited coverage and all participating members are encouraged to consider their own situations and organise additional cover as required e.g. Private Health insurance and income protection insurance.

In accordance with our obligations under the Financial Services Act our policy statements relating to the Privacy Act, Product Disclosure Statement, Statement of Advice and Financial Services Guide are available from the Gallagher website [www.ajg.com.au](http://www.ajg.com.au)

If you wish to discuss this insurance program or any other insurance related matter, please contact Gallagher.

## Gallagher Contacts

For specific insurance questions please contact:

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### All Claims Enquiries

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