V-INSURANCE GROUP
CORPORATE AUTHORISED REPRESENTATIVE OF WILLIS

QBE

Office use only
Policy Number: AN A043307 PAD
Claim Number: _____

ATHLETICS AUSTRALIA

Athletics Australia®

PERSONAL INJURY CLAIM FORM

INSURANCE BROKER FOR ATHLETICS AUSTRALIA

V-Insurance Group Pty Ltd
Authorised Representative No. 432898
an authorised representative of
Willis Australia Limited AFSL: 240600
Level 28, Angel Place, 123 Pitt Street, SYDNEY NSW 2000
Phone (02) 8599 8660 or local call cost only 1300 945 547
Fax (02) 8599 8661
Email: sports@vinsurancegroup.com

CLAIM FORMS ARE TO BE SENT TO;

QBE Insurance (Australia) Limited
GPO Box 4108
SYDNEY NSW 2001

Phone: (02) 9375 4874
Fax: (02) 9275 9650
Email: accidentandhealth@qbe.com

ATHLETICS AUSTRALIA
SUMMARY OF INSURANCE COVER

Death & Permanent Disablement

A lump sum benefit is payable in the event of death or a Permanent Disability. The scale of benefits is defined in the policy. The death benefit is $100,000 (other than anyone under 18 years and over 65 years to 100 years $20,000 maximum). The paraplegia and quadriplegia benefit is $500,000.

Non Medicare Medical Expenses

Reimburses up to 100% of Non-Medicare medical expenses up to a maximum of $2,500. Claimable expenses are private hospital bed fee and theatre fees, ambulance, dental, physiotherapy etc, net of any recoveries from private health insurance – subject to a nil excess for claimants who are covered by private health insurance or $50 for claimants who do not have private health insurance. Cover is limited to expenses incurred within 52 weeks from the date of injury.

Student Tutorial Benefit (Full time students)

Reimburses 100% of actual expenses up to $500 per week for up to fifty two (52) weeks incurred for home tutorial services by a qualified tutor to assist the full-time student – 7 day excess.

Household Help Allowance

Reimburses non-wage earners up to 100% of cost incurred up to a maximum of $500 per week for up to fifty two (52) weeks being reimbursement of actual costs incurred for cooking, ironing, washing, cleaning, child minding expenses as a result of injury, insured by the policy – 7 day excess.

Parents Inconvenience Allowance

Up to $50 per day to a maximum of $3,000 for reasonable costs incurred by the parents of an insured person who is hospitalised – 7 day excess.

Loss of Income

Cover for 80% of your weekly salary or up to a maximum of $700 per week, whichever is the lesser. The benefit period is 52 weeks and the excess is 7 days.

Important Notes

This insurance cover is underwritten by: QBE Insurance (Australia) Limited
GPO Box 4108, Sydney NSW, 2001

1. This summary of insurance cover provides factual information about the Athletics Australia Insurance Program as contained in the Product Disclosure Statement (PDS). Cover is subject to the full terms, conditions and exclusions contained in the PDS. Certain terms used in this summary are defined in the PDS.
2. The policy with full terms, conditions and exclusions is available at www.vinsurancegroup.com/athleticsaustralia or by contacting Athletics Australia.
3. This insurance program commences on 1 April 2015 and expires on 1 April 2016.
4. V Insurance facilitates this insurance program which provides benefits to those registered members of Athletics Australia who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members and officials are encouraged to take out private health insurance.
5. Athletics Australia is not and does not represent itself as a registered insurance broker by endorsing the products outlined in this claim form.

Further details on the Athletics Australia insurance program can be obtained by visiting
www.vinsurancegroup.com/athleticsaustralia

HOW TO MAKE A CLAIM

Dear Athletics Australia member,

Please find attached a claim form. Before lodging this form, please ensure all sections are fully completed. Failure to complete all sections of this form properly may delay settlement of your claim.

1. Only one claim form (per injury) is required. A claim form should be completed and submitted as soon as you become aware that you will be making a claim. You do not have to wait until after you have completed treatment for your injury to lodge your claim form.
2. Please ensure that you fully complete pages 4, 5 & 6 and sign and date the Declaration(s).
3. Please ensure that your Club official completes and signs the Club Declaration on page 4.
4. For claims involving Loss of Income:
   a) You must complete page 7 and have your employer/salary officer to complete page 7. If self-employed, you must have your accountant complete these details;
   b) Have your Attending Physician complete the page titled "Doctor's Statement" on page 11.
5. For claims involving Non-Medicare medical expenses:
   a) Medical treatment must be certified necessary by an attending physician and incurred within Australia. (An attending physician includes a general practitioner, physiotherapist, chiropractor, dentist).
   b) Have your Attending Physician complete the "Attending Physician" statement on page 11.
6. Please attach all original receipts (unless retained by your health fund). Hospital claims must be accompanied by an itemised receipt. If treatment is covered by your Private Health Fund please send their rebate advice with a copy of the relevant account.

Please note:

No cover is provided for Surgeons, Anaesthetists, Doctors, X-rays or other accounts which are partly covered by Medicare. Government legislation including The Private Health Insurance Act 2007 (Cth) does not permit us to contribute to any charges covered by Medicare (including the Medicare Gap).

The insurer will pay a percentage of the amount, as indicated in the Policy schedule, for Non-Medicae Medical items such as but not limited to private hospital (for accommodation and theatre fees only), ambulance (if not otherwise covered), physiotherapy, nurse, as prescribed by a surgeon to aid recovery.

Subject to the Insurance Contracts Act 1984 any treatment rendered necessary by injury must be completed within 12 calendar months from the date of such injury occurring.

7. Once you completed all sections of the claim form, please have your Club and State Association complete and sign page 4 & 5 confirming that your injury occurred during sanctioned activity.
8. Once you have completed your claim form, please forward to Corporate Services Network with all relating documentation and receipts. They handle all claims for the insurer. Their contact details are as follows;

QBE Insurance (Australia) Limited
GPO Box 4108
SYDNEY NSW 2001

Phone: (02) 9375 4874
Fax: (02) 9275 9650
Email: accidentandhealth@qbe.com

9. Your reimbursement cheques will be sent to you directly from QBE Insurance (Australia) Limited.
10. Once your claim is registered, you can submit ongoing invoices QBE Insurance (Australia) Limited. QBE Insurance (Australia) Limited can also be reached on the above contact details should you wish to make enquiries relating to the progress of your claim,
11. If you have any further queries relating to your claim or the cover, please do not hesitate to call the V-Insurance Group Team on ph: (02) 8599 8660 or 1300 945 547.

PERSONAL ACCIDENT CLAIM FORM

CLAIMANT DETAILS

Claimants Given Name: Surname:	Member No (if applicable):	Club Name:
Gender (please tick): □ Male □ Female	Occupation:	Date of Birth: ____/____/____
Address State Postcode		Email:
Phone Number (work): ( )	Home ( )	Mobile
Please tick the category applicable: □ Athlete □ Official □ Coach □ Volunteer □ Other If Other, please advise _____		

DECLARATION BY CLUB

Name of Club:	Name of Club Official making this statement:
Official Position:	Telephone Number: ( )
Address State Postcode	
I, the above mentioned Athletics Australia Club Official, confirm that the claimant was a registered and Financial member of this Athletics Australia club and was an insured person as identified in the Personal Accident Insurance with QBE Insurance (Australia) Limited at the time of the accident, that the information contained in this statement is true and correct, and to the best of my knowledge and belief the information referred to in this claim form is true and correct.	
Signature of Club Official:	Dated: ____/____/____

STATEMENT BY ATHLETICS AUSTRALIA STATE ASSOCIATION

I confirm that the above named claimant nominated on this claim form is a paid registered member of the Athletics Australia Personal Accident Insurance Program. Where the injury occurred during an event, I confirm the event was officially sanctioned by Athletics Australia.	
Name of State/Territory:	Official's Name:
Signature of Association Official:	Dated: ____/____/____

ACCIDENT DETAILS

Describe the accident and how it happened? _____

_____

_____

Describe your injury?

When did your accident occur? Date: / / Time: am/pm

Please provide the address of where the injury occurred?

State the name of any one witness to the injury:	Address of Witness:
Person to whom accident/incident reported?	Date and time reported? Date: / / Time: am/pm

Brief summary of treatment/action taken at the time of the accident/incident?

_____

Was hospitalisation required?	If yes, please advise the name of hospital?
If admitted into hospital, how long were you there?	Name of person who gave treatment?
Do you have Private Health Insurance?	If yes, please give fund name?

Advise when you did (or expect to):

Cease work/normal activities _____ Resume work/normal activities _____

Cease training _____ Resume training _____

Cease participating _____ Resume participating _____

Have you ever had this injury or similar injuries in the past?	If yes, please advise when? / /

Which Athletics Australia activity were you participating in at the time of your accident? (please tick)

- □ Walking
- □ Running
- □ Throwing
- □ Jumping
- □ Other (please advise_____)

Please tick the category applicable (please tick)

- □ Athlete
- □ Official
- □ Coach
- □ Other e.g. Volunteer (please advise_____)

Was your activity at the time of the accident? (please tick)

- □ Officially organised competition
- □ Officially organised training
- □ Social or private Competition
- □ Travelling to and from activity
- □ Sanctioned fundraising/social event

The following information is required for Athletics Australia research to assist with Risk Management. <u>Answering these questions will not affect your claim.</u>		
Surface at point of injury? (please tick)	Grass	( )
	Astroturf / Synthetic Grass	( )
	Running Track	( )
	Other, please advise……	( )
Weather conditions? (please tick)	Fine	( )
	Rain	( )
	Showers	( )
	Extreme Heat	( )
	Extreme Cold	( )
What were you doing when the accident occurred?	Running	( )
	Warming Up	( )
	Walking	( )
	Throwing	( )
	Jumping	( )
	Other	( )

LOSS OF INCOME

(ONLY COMPLETE THIS SECTION IF YOU ARE CLAIMING FOR LOSS OF INCOME)

	(please tick the box) Yes	No
1. Can compensation be claimed under worker's compensation or any other insurance or any other insurance including Loss of Income?		
2. Have you ever made any previous claims in respect to personal accident insurance or any other insurance?		
3. Have you engaged in any other income earning employment since you have been injured?		

THE FOLLOWING SECTION MUST BE COMPLETED BY YOUR EMPLOYER/SALARY OFFICER. IF SELF EMPLOYED, PLEASE HAVE YOUR ACCOUNTANT COMPLETE THESE DETAILS.

Name of employer:	Telephone Number: ( ) Fax Number: ( )
Address of employer:	State Postcode
Date ceased work due to injury: / /	Date expected to resume normal duties: / /
Employee weekly salary as at date of injury: Net $_____ Gross $_____ If self employed, provide average weekly salary based on 12 month period directly prior to injury. A copy of your latest taxation return is also to be provided as proof of earnings for self employed persons.	Date commenced employment with company: ____/____/____

Income Definition: ☐ Self Employed ☐ Full Time ☐ Part Time ☐ Casual

During the period of incapacity the employee has received

$_____	Normal Pay	From	____/____/____	to	____/____/____
$_____	Sick Pay	From	____/____/____	to	____/____/____
$_____	Workers' Compensation	From	____/____/____	to	____/____/____
$_____	Other (please specify)	From	____/____/____	to	____/____/____

Has the employee returned to work? ☐ Yes ☐ No

Has the employee lodged or intending to lodge a Workers Compensation Claim? ☐ Yes ☐ No

A. IF EMPLOYED

Salary officers name:	Phone Number: ( )
Salary officers signature: Company Stamp:	Date: ____/____/____ ABN/ACN:

B. IF SELF EMPLOYED

Accountant's name:	Phone Number: ( )
Accountant's signature: Accountants Company Stamp:	Date: ____/____/____

NON MEDICARE MEDICAL EXPENSES

(ONLY COMPLETE THIS SECTION IF CLAIMING FOR THESE EXPENSES)

Do not attach accounts paid or part paid by Medicare. The Australian Health Insurance Act does not permit us to contribute to any charges covered by Medicare (including the Medicare gap).

Are you a member of an Ambulance Service? ☐ Yes ☐ No

Are you a member of a Private Health Fund? ☐ Yes ☐ No

If yes, please provide details_____

Hospital Cover? ☐ Yes ☐ No

Extra's covering, Physio etc ☐ Yes ☐ No

Original accounts and receipts must be submitted together with details of recoveries from any Private Health Insurance.

NAME OF PROVIDER	NATURE OF SERVICE E.G DENTAL PHYSIOTHERAPY ETC	DATE OF SERVICE	CHARGE	PRIVATE HEALTH FUND RECOVERY (IF APPLICABLE)	AMOUNT CLAIMABLE
				Total	
				Less Excess	
				TOTAL AMOUNT OF CLAIM	

If claiming physiotherapy or other specialist treatment, please provide the name and address of referring doctor:

Name of Doctor:_____

Address:_____

METHOD OF PAYMENT

Should a benefit be payable for this claim then you have a choice of receiving your payment by cheque or Electronic Funds Transfer (EFT) to a nominated bank account

Please indicate your preferred method of payment (please tick) □ Cheque □ EFT

If you would like your payment made by EFT, please complete the details below.

NAME OF CLAIMANT

Title: □ Mr □ Mrs □ Miss □ Other

Name: _____

BANK ACCOUNT DETAILS

BSB number (all 6 digits are required here) Account Number

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Nominated account name: _____

Bank, Credit Union, Building Society name: _____

Branch: _____

DECLARATION

I hereby authorise QBE Insurance (Australia) Limited to make any payments to the policy holder by Electronic Funds Transfer (EFT) into the above bank account. I understand and agree that the following conditions will apply:

- I agree that the payment is made when QBE Insurance (Australia) Limited has instructed its bank to credit the nominated account and that we release QBE Insurance (Australia) Limited from any further liability in relation to this payment.
- QBE Insurance (Australia) Limited is not responsible for any delays in payment or errors due factors outside its reasonable control, including delays or errors in the financial system or errors in the supplied account details.
- I agree to QBE Insurance (Australia) Limited collecting, holding and maintaining the following personal information to authorise payments to my nominated bank account. I agree to QBE Insurance (Australia) Limited's disclosure of this information, to QBE Insurance (Australia) Limited's bank and my bank for the purpose and administration of processing my payment. I understand that I have the right to access or correct my personal information under the *Privacy Act 1988*. I understand that my failure to supply full details and to sign this declaration may result in my payment not being paid or my payment being paid into a wrong account.
- I declare that the details in this application are true and correct and (where applicable) I am authorised on behalf of the Company to provide the information above.

Signature: _____ Date: _____

Print Name: _____

V-INSURANCE GROUP

Authorised Representative No. 432898
an authorised representative of
Willis Australia Limited AFSL: 240600
Level 28, 123 Pitt Street, SYDNEY NSW 2000
Phone (02) 8599 8660 or local call cost only 1300 945 547
Fax (02) 8599 8661
Email: sports@vinsurancegroup.com

Office use only
Policy Number: AN A043307 PAD
Claim Number:_____

SPORTS INJURY ATTENDING PHYSICIAN'S REPORT

IMPORTANT

1. **The patient is responsible for any fee for this statement.**
2. **This form can only be completed by the treating Medical Practitioner, Surgeon or Physiotherapist.**
3. **If "Yes" answered to any of the following, please give details.**
4. **Dashes or blank spaces are not acceptable.**

TO BE COMPLETED BY THE ATTENDING PHYSICIAN/PHYSIOTHERAPIST

Patient's Full Name:	How long have you known the patient?

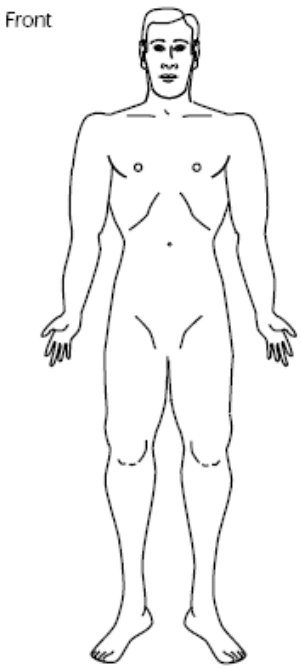
What date and where were you first consulted by the patient in connection with the present injury? / /

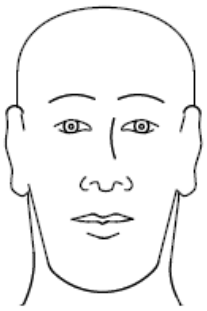
Are you the patient's regular general practitioner? ☐ Yes ☐ No

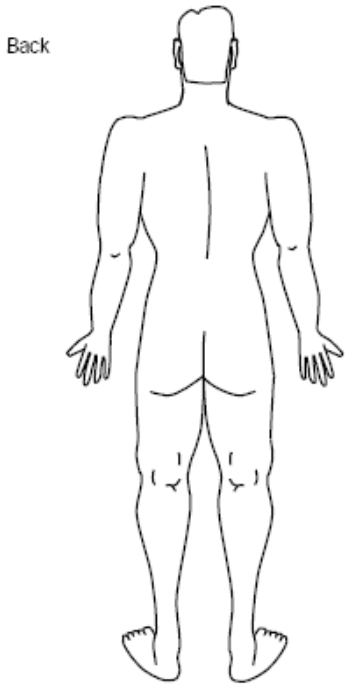
If not, please advise who is _____

What is the exact nature of the present injury? _____

_____







Do you consider the patients injury to be a new injury? ☐ Yes ☐ No

A recurrence of an old injury? □ Yes □ No

If yes, please state condition and advise when previous treatment was given _____

_____

Have you referred the patient to any other services or treatment? □ Yes □ No

Please specify the type and approximate number of treatments required:

□ Physiotherapy_____

□ Chiropractic _____

□ Other _____

Have any surgical procedures been performed? If yes, please specify _____

_____

What surgical procedures are contemplated? _____

Are there any further remarks which may assist in assessing this condition? _____

_____

Is there any permanent disability at present? □ Yes □ No

If yes, please explain giving estimated percentage loss of function _____

Was the patient obliged to cease work? □ Yes □ No

If so, when do you expect the claimant to resume: Some Duties ____/____/____

Full Duties ____/____/____

What date do you advise the patient to return to athletics related activities? ____/____/____

Does the patient have any congenital defects or chronic diseases? □ Yes □ No

If yes, please give dates, name of treating doctor and describe _____

_____

_____

If the patient has been hospitalised, please give name of hospital and dates hospitalised:

Name of Hospital: Date Admitted ____/____/____ Date Released ____/____/____

CERTIFICATION BY ATTENDING PHYSICIAN

I hereby certify I have personally examined the above named patient and in my opinion the statements made in the Accident details section of this claim form are consistent with the patient's injury.

Name:_____ Telephone Number: ( )_____

Fax: ( )_____ Email:_____

Address: _____

Signature:_____ Qualifications:_____

Date: ____/____/____