



The purpose of this quick guide is to provide an overview of the insurance coverage available under the Mini Roos programme as well as instructions on how to make a claim.

The cover provided is not “comprehensive” and as such we encourage all participants to take out Private Health, Life and Income Protection insurance according to their own individual needs and circumstances. It is an individual’s responsibility to ensure that he/she has adequate insurance cover for his/her needs.

Who is covered?

All declared participants of the Football Australia’s **Mini Roos** junior introductory programme

What is the scope of cover?

Coverage is provided under the policy whilst participating in the **Mini Roos** programme

Injury, means bodily injury which:

- is sustained by an covered 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;
- occurs solely and directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital condition or heatstroke
- occurs whilst they are engaged in the activities (outlined above) on behalf of the Insured

Injury does not include any Event caused as a result of heatstroke and/or caused directly or indirectly by or attributable to any sickness or disease.

Medicare What is it? Medicare is a Commonwealth Government programme that provides eligible Australian residents with a low-cost to free medical and hospital care. Medicare provides access to: <ul style="list-style-type: none">▪ subsidised to free treatment by practitioners such as specialists and doctors▪ free treatment as a public (Medicare) patient in a public hospital	Medicare What is covered? The Medicare Benefits Schedule (MBS) lists all treatments and associated rebates relating to benefits provided by Medicare. You are able to view the Medicare Benefits Schedule (refer medicare.gov.au) Medicare Gap What is it? The MBS lists a rebate amount for each Medicare item. However some consultations are different. Specialists or doctors may charge more than the MBS amount. The difference between what you been charged and the amount listed on the MBS is called the “Medicare Gap”. General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the Medicare Gap (refer to National Health Act 1953).
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What are the Benefits?

Section 1	Lump Sum Benefits	Sum Insured
Covered Event 1	Accidental Death	\$50,000
Covered Events 2-26	As per Table of Benefits (refer Table 1.)	\$50,000
Covered Events 27-35	Bodily Injury resulting in Fractured Bones (refer Table 2.)	\$2,000
Covered Events 36-37	Bodily Injury resulting in Loss of Teeth or dental procedures	Not Covered

Section 2	Loss of Income Benefits	
	Loss of income as a result of Bodily Injury	Not Covered

Section 3	Non Medicare Medical and Physiotherapy Benefits	
	<p>Non Medicare Medical Expenses includes:</p> <ul style="list-style-type: none"> - Private hospital accommodation - Physiotherapy, Chiropractor, Masseuse, Osteopath and Naturopath - Dental treatment - Ambulance cost 	<p>Maximum benefit of 75% of amounts claimable and maximum of \$1,500 for any injury. All claims are subject to a \$50 excess which is payable by the Covered Person.</p>



Benefits Table 1.

Covered Events	% of Sum Insured
Accidental Death	100%
Permanent Total Disablement	100%
Permanent paraplegia/quadruplegia	100%
Permanent or incurable paralysis of all limbs	100%
Permanent and Incurable Insanity:	100%
Permanent total loss of both Kidneys	75%
Permanent total loss of one Kidney	30%
Permanent total loss of Liver	70%
Permanent total loss of Spleen	25%
Permanent total loss of Reproductive Organ	45%
Permanent total loss of sight in one or both eyes	100%
Permanent total loss of Use of the lens in one eye	60%
Permanent total loss of Use of the lens in both eyes	100%
Permanent total loss of hearing in one ear	30%
Permanent total loss of hearing in both ears	100%
Permanent total Loss of Use of one or more Limbs:	100%
Fractured leg or patella with established non-union	10%
Shortening of leg by at least 5cm	7.5%
Permanent total Loss of Use of one thumb of either hand – both joints	30%
Permanent total Loss of Use of one thumb of either hand – one joints	15%



Permanent total loss of use of one finger - three joints	10%
Permanent total loss of use of one finger - two joints	8%
Permanent total loss of use of one finger - one joints	5%
Permanent total loss of use of one finger one joint	5%
Permanent total Loss of Use of toes of either foot – all the toes on one foot	15%
Permanent total Loss of Use of toes of either foot – the great toe, both joints	5%
Permanent total Loss of Use of toes of either foot – the great toe, one joint	3%
Permanent total Loss of Use of toes of either foot – other than the great tow, each toe	1%
The disablement covered under the Covered Event 4 must be certified by no less than three doctors, one of whom will be the Covered Person's doctor and the remaining two doctors to be appointed by the Insurer. The maximum benefit payable is proportional on the agreed percentage reduction in whole bodily function as agreed by all three doctors.	

Benefits Table 2.

Bodily Injury resulting in Fractured Bones	% of Sum Insured
Neck or spine (full break i.e completely broken through with no connections)	100%
Neck or spine (incomplete break/not a full break)	50%
Pelvis and hip	25%
Skull, jaw, leg, pelvis, ankle or knee (full break or complete fracture)	50%
Skull, jaw, leg, pelvis, ankle or knee (simple or incomplete fracture)	20%
Shoulder blade	10%
Collar bone	10%
Upper leg	10%
Lower leg	5%
Knee cap	7.5%



Ankle, foot	5%
Upper arm, forearm or elbow	7.5%
Wrist or hand	5%
Ribs	5%
Finger, thumb or toe	2.5%
Cheek	5%



How to Make a Claim

1. Obtain a claim form from your Club or Gallagher Sport
2. Complete the claim form in its entirety, all sections are mandatory. Attach all supporting documents (medical receipts and reports etc.) prior to submission.
3. A claim form should be submitted within 30 days from the date of your injury.
4. Sport injury claims are submitted to Arthur J. Gallagher: <ul style="list-style-type: none">- Email: sport@ajg.com.au- Postal: Gallagher Sporting Claims, GPO BOX 1113 BRISBANE QLD 4001.

Gallagher

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

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