

INSURANCE COVER INFORMATION

PREMIUM



Your Registration fee covers your Injury Insurance premium. AOSA Insurance is limited (see summary below) and AOSA recommends that all players have their own private health insurance.

PROCEDURES

To be insured:



Upon **registering into a team for a competition**, you must read the 'conditions of play' on the back of the 'Team Registration Form' before signing, to ensure you fully understand them.



You must hold an '**Individual Registration Card**' / Number to be insured when playing Oztag.

- If you do not have one of these, please see your Competition Convener.



If you have **lost your 'Individual Registration Card'**, please see your Competition Convener who will look up your number and supply you with your Registration number (keep this for future seasons).

- If a convener is required to look up your number multiple times you may be charged an administration fee.






At each game, you must sign on a '**Team Sign on Sheet**' & notify your 'Individual Registration Number' to be insured.







The injured player **must report** any injury sustained whilst playing the game of Oztag to the **Competition Convener game officials immediately**.

- If the injured player cannot, a representative from the team must do so.
- If this is not done on the night/day of the injury, you will not be covered by Insurance.
- The Competition Convener will record the injury on a 'Nightly Insurance Report' which will be kept by the Convener and a copy sent to Australian Oztag Sports Association Head office.




If you are insured – to make a claim:

-  If you are an Injured player, contact Sportscover on 1300 134 956, to place a claim of Injury.
-  Sportscover will explain anything you need to know and a Claim form will then be forwarded to you.
-  A Player will not be able to make a claim if they do not have an Oztag 'Individual Registration Number'.

Summary of insurance cover:

-  **AN EXCESS OF \$200 APPLIES TO EACH CLAIM**
-  **LOSS OF INCOME INSURANCE IS NOT INCLUDED** (refer loss of Income Team Insurance sub page)
-  Private Health Insurance **MUST** be claimed, prior to submitting a claim to Sportscover.
-  Medicare Costs for the Gap cannot be claimed through Sportscover.
 - Policy Limit for Medical is \$2500 per injury per annum.
 - Medical benefits Covers 50% of the invoice.
 - Physiotherapy benefit is 75% of the invoice.

PERSONAL ACCIDENT INSURANCE

-  All Oztag players, coaches, managers, administrators and referees are automatically covered under Sportscover Sports Injury Insurance.
-  This Insurance covers the entire Oztag Competitions/Tournaments throughout the year.
-  This insurance provides compensation for the following:
 - Capital Benefits - Permanent Quadriplegia or Paraplegia, Accidental Death to \$75k.
 - Policy Limit - \$2500 per Injury/ per annum.
 - Medical Benefits - Covers 50% of the invoice.
 - Physiotherapy Benefit - Covers 75% of the invoice.
 - **AN EXCESS OF \$200 APPLIES TO EACH CLAIM**
 - **LOSS OF INCOME IS NOT INSURED**