

# JLT Sport Personal Injury Claim Form

Football NSW Risk Protection Programme



## Important Information

### Who should use this claim form?

You should complete this form if:

- Insured** - You are a player, umpire, official or volunteer (Insured Person) of a Association/Club (the Insured) covered within the FNSW Risk Protection Programme; and
- Injured** - You sustained an accidental injury during the Policy Period whilst actually participating in a sanctioned football event/activity; and
- Non-Medicare** - You are likely to incur or have incurred medical costs that are not listed on the Medicare Benefits Scheme

Before completing this form, ensure you are familiar with the Product Disclosure Statement (PDS) available on JLT Sport's web site [www.jltssport.com.au/FNSW](http://www.jltssport.com.au/FNSW).

### What is covered?

The FNSW Risk Protection Programme's Personal Accident cover provides some reimbursement for Non-Medicare Medical Costs and/or Loss of Income cover for 12 months from the date of injury.

Commonwealth Legislation prevents reimbursement of Medicare costs including the Medicare Gap. Non-Medicare Medical Benefits are covered up to the limits outlined below.

Please refer to JLT Sport's web site for the Product Disclosure Statement (PDS).

### How much can I claim?

The following table outlines the reimbursement capacity within the FNSW Risk Protection Programme.

Non-Medicare Medical Costs	Loss of Income
100% Reimbursement	85% Reimbursement
\$5,000 maximum per claim / \$350 Maximum for Physio	\$250 maximum per week
\$50 excess per claim / Nil Excess if in Health Fund	7 day waiting period

All clubs receive the above coverage at the commencement of each period of cover.

Where surgery for an injury is required, Physio relating to that injury is not capped at \$350 and is claimable within the \$5,000 maximum per claim **however written evidence of surgery is required.**

### What is NOT covered?

The following examples demonstrate some areas not covered by the Personal Accident cover:

- Medicare items (see below);
- the Medicare Gap (see below);
- Injuries sustained whilst playing against medical advice.

Please refer to JLT Sport's web site for the Product Disclosure Statement (PDS) for further details.

### What does "Non-Medicare" mean?

Medicare is a Commonwealth Government programme that provides free or subsidised treatment from medical professionals such as doctors and specialists. The Medicare Benefits Scheme (MBS) lists the items that are eligible for a Medicare rebate.

Sometimes, your doctor or specialist may charge more than the Medicare rebate, which may leave you with out-of-pocket expenses. This is commonly called the "Medicare Gap".

Section 126 of The Health Insurance Act 1973 (Cth) does not permit the Insurer or the JLT Trustee to reimburse any part of a Medicare Item (this includes the Medicare Gap).

This means that if your treatment is listed on the Medicare Benefits Scheme, it is not claimable through the FNSW Risk Protection Programme. For further information about Medicare please visit [www.health.gov.au](http://www.health.gov.au) or [www.medicare.gov.au](http://www.medicare.gov.au)

Please note: Some Private Health Funds may offer Medicare Gap Insurance Cover. JLT Sport is not a Private Health Fund, nor do we offer Private Health Insurance.

## Important Information

Claim Conditions

Section A:  
Claimant's Details

Section B:  
Club Declaration

Section C:  
Loss of Income

Section D:  
Physician's Report

### WHAT'S COVERED?

#### NON-MEDICARE EXAMPLES:

Ambulance

Physiotherapist

Dental

Private Hospital Accom.

Chiropractor

### WHAT'S NOT COVERED?

#### MEDICARE EXAMPLES:

Doctor

Surgeon

Surgeon's Assistant

Anaesthetist

X-Rays

Public Hospitals

Send completed forms to:

SLE Claims Department –  
PO Box H308, Australia  
Square, NSW 1215 or via  
email to  
[claimsenquiries@sleworldwide.com.au](mailto:claimsenquiries@sleworldwide.com.au)

[www.jltssport.com.au](http://www.jltssport.com.au)

# JLT Sport Personal Injury Claim Form

FNSW Risk Protection Programme



## Claim Conditions

### How to lodge a Personal Injury Claim:

1. Complete ALL sections of the personal Injury Claim Form
  - Your claim form may be returned if there is important information missing
  - For assistance, please contact your SLE Claims team; toll free 1800 002 676 or 02 9249 4850
  - Send your completed claim form to SLE Claims Department – PO Box H308, Australia Square, NSW 1215 or via email to [claimsenquiries@sleworldwide.com.au](mailto:claimsenquiries@sleworldwide.com.au) or via fax 02 9249 4840

### Please note; email is the most efficient method of claim lodgement

2. Within 30 days from the date of injury
  - Do not wait until your treatments have concluded before you lodge your claim
  - You can lodge your claim even if you have no out of pocket expenses
3. SLE will confirm receipt of your claim and provide you with a claim number, or contact you should they require further information
4. Once you have received your Claim Number, you can forward further Non-Medicare medical receipts to SLE as your treatment continues (for up to 12 calendar months from the date of injury).

### What should I send with my claim?

**Receipts** - If you have already undertaken treatments for your injury and incurred Non-Medicare Medical costs please submit your receipts to SLE.

**Retain a copy** - Please submit only original receipts to SLE. We recommend you retain a copy of all receipts and your Claim Form for your records.

**Private Health Insurance (if applicable)** – Please claim through your Private Health Fund first and then send SLE a copy of your Private Health rebate advice.

### Claims Conditions:

Written notice containing full particulars of your injury (as per this Claim Form) must be submitted to SLE within 30 days from the date of injury.

- Subject to the policy, any treatment must be completed within 12 calendar months from the date of injury. Physiotherapy, chiropractic and or similar treatment must first be referred by a legally qualified medical practitioner.
- All certificates and evidence required by SLE must be provided by you upon request and at your expense (if applicable). Back dated medical certificates will not be accepted, and medical certificates from a legally qualified medical practitioner can only be accepted and must be provided at least every four (4) weeks for loss of income benefits.
- Due to government legislation there is no cover available for any medical expense for which a benefit is or can be claimed through Medicare including the balance of monies due or payable by You after the deduction of any Medicare benefit or rebate from the actual medical expense incurred (Commonly known as the “Medicare Gap”).

### Who is JLT Sport?

JLT Sport is the appointed broker for the FNSW Risk Protection Programme. As a division of Jardine Lloyd Thompson Pty Ltd, JLT Sport is Australia's leading provider of insurance and risk protection for the sport, recreation and fitness industries

### Collection Statement under the Privacy Act 1988:

In accordance with the Privacy Act 1988 (and subsequent amendments), we, Jardine Lloyd Thompson Pty Ltd (and our subsidiaries and related entities) (JLT) draw your attention to the following:

- We may collect personal information about you by means of the enclosed document.
- We are collecting the information principally for the purpose of approaching the (re)insurance market, placing insurance, assessing and advising you on your insurance needs, claims handling or risk management (depending on your requirements). Other purposes include providing you with information about other JLT products or services. If you are proposing for or renewing insurance, the information is required pursuant to your duty of disclosure under the Insurance Contracts Act 1984, the Marine Insurance Act 1909 or at common law.
- The information we collect may be disclosed to third parties including but not limited to (re)insurers, insurance intermediaries, service providers, finance providers, advisers, agents and JLT related Group companies. Those entities will hold and use the data in accordance with their own privacy policies which may include disclosure to third parties located offshore.
- By providing the information requested in the attached document, you agree to us collecting, using and disclosing your personal information as outlined in this Collection Statement. Those entities will hold and use the data in accordance with their own privacy policies which may include disclosure to third parties located offshore.
- If you do not provide all or part of the information requested, we may be unable to process your application or provide other required services, your application for insurance may be declined or you may prejudice your insurance cover.
- You have the right to request access to, and correct, any personal information that we hold about you, subject to the provisions of the Privacy Act 1988.
- To assist us in maintaining correct records we ask you to inform us of any changes in your personal information provided, as they occur.
- If you provide us with personal information about other individuals, you must ensure that those persons have been made aware of the above matters. Where the information collected relates to health, criminal record or other sensitive information as defined in the Privacy Act 1988, you must obtain it with the individual's consent.

For further information contact your JLT Client Risk Adviser or the JLT Privacy Officer:  
Jardine Lloyd Thompson Pty Ltd, 66 Clarence Street, SYDNEY NSW 2000 Telephone: (02) 9290 8000

Important Information

### Claim Conditions

Section A:  
Claimant's Details

Section B:  
Club Declaration

Section C:  
Loss of Income

Section D:  
Physician's Report

Complete ALL sections

Send within 30 Days

Don't wait for treatment

Retain copies of all receipts

Retain a copy of your claim

Send completed forms to:

SLE Claims Department –  
PO Box H308, Australia  
Square, NSW 1215 or via  
email to  
[claimsenquiries@sleworldwide.com.au](mailto:claimsenquiries@sleworldwide.com.au)

[www.jltsport.com.au](http://www.jltsport.com.au)

# JLT Sport Personal Injury Claim Form

FNSW Risk Protection Programme



## Section A: Claimant's Details

### PERSONAL INFORMATION: PLEASE PRINT

Claimant's Name: \_\_\_\_\_  
First Name \_\_\_\_\_ Surname \_\_\_\_\_

Postal Address: \_\_\_\_\_  
Street Address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Contact Details: \_\_\_\_\_  
Email Address \_\_\_\_\_ Phone Number (Bus. Hours) \_\_\_\_\_

Personal Details: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  Male  Female \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ AM PM  
Date of Birth \_\_\_\_\_ Gender \_\_\_\_\_ Date of Injury \_\_\_\_\_ Time of Injury \_\_\_\_\_

Club Name: \_\_\_\_\_

Association Name: \_\_\_\_\_

Describe your injury and how it happened (please attached additional pages if required):

### INJURY RESEARCH DATA:

Session:  Playing  Training  Travelling  Event  Other  Warm up/down

Location:  Indoor  Outdoor

Injured Person:  Player  Referee  Official  Trainer  Other

Grade:  Senior  Junior  Not Applicable

Surface Type:  Asphalt  Concrete  Grass  Indoor  Timber  Synthetic Grass

Weather Conditions:  Fine  Rain  Extreme Heat  Extreme Cold

Surface Conditions:  Wet  Dry  Muddy  Indoor  Other

Half:  1<sup>st</sup>  2<sup>nd</sup>

Resumption date(s): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
When will you resume WORK? \_\_\_\_\_ When will you resume TRAINING? \_\_\_\_\_ When will you resume PLAYING? \_\_\_\_\_

Private Health Cover:  Yes  No  
Do you have Private Health Insurance? \_\_\_\_\_ If YES, what is the name of your Private Health Insurance Provider? \_\_\_\_\_

Private Health Coverage:  Dental  Physiotherapy  Ambulance  Hospital

Ambulance Membership:  Yes  No

### PAYMENT DETAILS:

Payee details:  Myself  Other  
To whom should we make payment? \_\_\_\_\_ BSB \_\_\_\_\_ Account Number \_\_\_\_\_  
Account Name \_\_\_\_\_

### CLAIMANT DECLARATION:

By signing the declaration below, you confirm and agree to the following:

A. The injury was sustained accidentally during a football activity and is not a pre-existing illness or condition.

B. You have viewed, read and understood the Product Disclosure Statement (PDS) at [www.jltsport.com.au/FNSW](http://www.jltsport.com.au/FNSW).

C. You understand that the Health Insurance Act 1973 (Cth) prohibits the Trustee and Insurer from reimbursing costs that are registered with Medicare (including the Medicare Gap).

D. You acknowledge and agree to the information contained herein (including personal information) being shared with authorised members of JLT, the insurer and the Claims Managers.

E. You authorise any hospital, physician or other person who has attended to your injury, or any employer, to furnish SLE's representatives with any and all information with respect to any sickness or injury, medical history, consultation, prescriptions, treatments, copies of all hospital or medical records and copies of employment records.

F. You agree that a photocopy or electronic version of this authorisation shall be considered as effective and valid as the original.

G. You declare that the forgoing particulars are true and accurate in every detail. You agree that if you have made, or shall make, in any further declaration regarding this injury, any false or fraudulent statements or suppress or conceal or falsely state any material whatsoever, the covers shall be void and all rights to recover there under for past or future injuries shall be forfeited.

H. You authorise any and all information regarding claims with any other insurer to be released to JLT's representatives.

Claimant's Signature\* \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
\*Parent or Guardian if under 18 years

Important Information

Claim Conditions

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Claimant's Details**

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## Section B: Association Declaration

### CLUB DETAILS:

Claimant's Name: \_\_\_\_\_  
First Name \_\_\_\_\_ Surname \_\_\_\_\_

Club Name: \_\_\_\_\_

Club Contact: \_\_\_\_\_  
Club Contact Person \_\_\_\_\_ Position within Club \_\_\_\_\_

Contact Details: \_\_\_\_\_  
Contact Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

Association Name: \_\_\_\_\_

### INJURY DETAILS:

Date/Time: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ AM PM  
Date of Injury \_\_\_\_\_ Time of Injury \_\_\_\_\_

Circumstances:  Playing  Training  Travelling  Other

Opposition Club Name: \_\_\_\_\_  
If applicable

Ground/Location: \_\_\_\_\_  
Where did the injury occur?

Resumption date(s):  Yes  No  
Has the Claimant returned to TRAINING? \_\_\_\_\_  
If YES, date Claimant returned? \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Is the player registered?  Yes  No  
FFA Registration number: \_\_\_\_\_

### CLUB DECLARATION:

- By signing the declaration below, you confirm and agree to the following:
- A. You are an authorised representative of, and you are acting on behalf of, the Claimant's Club or Association (as above).
  - B. After reasonable inquiry, you confirm the injury details supplied herein are true and accurate.
  - C. You declare the Claimant's injury was sustained accidentally during the football activity noted above and is not a pre-existing illness or condition to the best of my knowledge

Club Representative's Signature: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

### ASSOCIATION DECLARATION:

- By signing the declaration below, you confirm and agree to the following:
- D. You are an authorised representative of, and you are acting on behalf of, the Claimant's Club or Association (as above).
  - E. After reasonable inquiry, you confirm the injury details supplied herein are true and accurate to the best of my knowledge

Association Representative's Signature: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Association Name and Title: \_\_\_\_\_

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## Section C: Special Benefits

### TO BE COMPLETED BY THE CLAIMANT:

Non-Medicare Medical Expenses - We will pay 85% of eligible Expenses as defined, after any reimbursement from a recognised private health fund, up to a maximum of \$5,000 any one period of Insurance

Excess \$50 if you are not in a Health Fund and Nil if you are in a Health Fund

Non Medicare includes Ambulance Costs

All non-surgery physiotherapy is capped at \$350 each and every claim, however where surgery for an injury is required, physiotherapy relating to that injury is not capped at \$350 and is claimable within the \$5,000 maximum per claim

Do you wish to claim Loss of Income Benefits?  Yes  No If NO, proceed to SECTION D

If you are NOT claiming Loss of Income Benefits please do not complete this section. Please proceed to Section D.

Can you claim compensation from any other policy that includes loss of income benefits (such as Workers Compensation)?  Yes  No

Have you ever made previous claims in respect to a personal accident insurance policy or plan?  Yes  No

Have you engaged in any other income earning employment since you became injured?  Yes  No

### TO BE COMPLETED BY THE CLAIMANT'S EMPLOYER (OR ACCOUNTANT IF SELF-EMPLOYED):

Claimant's Name:  First Name  Surname

Employer/Business:  Employer/Company Name  Contact Person

Postal Address:  Street Address  State  Postcode

Contact Details:  Email Address  Phone (Bus. Hours)  Mobile

Employment Status:  Full Time  Part Time  Casual  Self Employed

Employment Details: \$  \$  / /   
Employee's NET weekly salary Employee's GROSS week salary Date Employee commenced with company.  
If Self-Employed or Casual, please provide average weekly salary based on 12 month period directly prior to injury.

Injury Details: / /  / /   
Date employee ceased work Date expected to resume duties

Returned to Work:  Yes  No / /   
Has the Employee returned to work? If YES, what date did the Employee return?

Salary Received:  Yes  No If YES, what for?  
During the period of incapacity, has the employee received a salary?

Sick Leave:  Yes  No from / / to / /

Annual Leave:  Yes  No from / / to / /

Other:  Yes  No from / / to / /

Net of business expenses, personal deductions and income tax; excludes bonuses, commissions and all other allowances.  
Excludes income derived from playing sport.

### EMPLOYER'S DECLARATION:

By signing the declaration below, you confirm and agree to the following:

- A. You are the Claimant's current employer (or accountant if the claimant is self-employed),
- B. After reasonable inquiry, you confirm the employment and salary details supplied herein are true and accurate,
- C. You will supply upon request any further information as required for the determination of this claim.

Employer's Signature:  Date: / /

\* Accountant's signature (if claimant is self-employed)

**For more information, please refer to JLT Sport's web site:**

**[www.jltsport.com.au/FNSW](http://www.jltsport.com.au/FNSW)**

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## Section D: Physician's Report

This section must be completed (in full) by your attending Dentist, Doctor or Surgeon not by a physiotherapist or chiropractor.

**THIS SECTION MUST BE COMPLETED WITHOUT EXPENSE TO JLT SPORT**

### PHYSICIAN'S REPORT

Claimant's Name: \_\_\_\_\_  
First Name \_\_\_\_\_ Surname \_\_\_\_\_

Physician's Details: \_\_\_\_\_  
Physician's Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Injury Consultation: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Date of Injury \_\_\_\_\_ Date of Consultation \_\_\_\_\_

Diagnosis/History of injury:  
\_\_\_\_\_  
\_\_\_\_\_

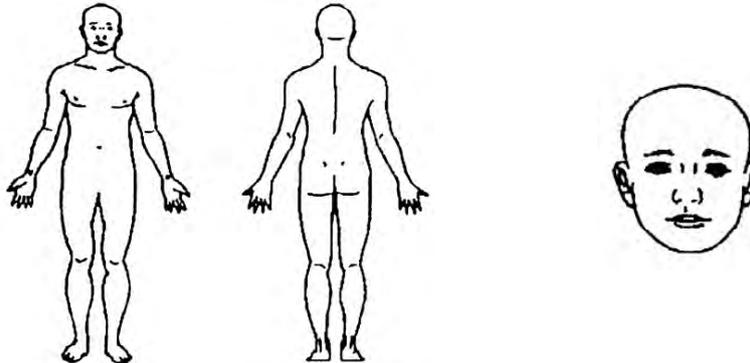
Injury Location:

Ankle     Arm     Dental     Facial     Foot

Hand     Head     Internal     Knee     Lower Leg

Shoulder     Spinal     Torso     Upper Leg

Please mark (x) the anatomical location below:



Injury Type:

Amputation     Bruising     Concussion     Cut     Death

Dental     Dislocation     Fracture/Break     Rupture     Sprain

Strain     Fatigue/Debilitation

First Medical Treatment: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Date of treatment \_\_\_\_\_ Name of attending physician \_\_\_\_\_

Do you consider the Claimant's injury to be a NEW injury?     Yes     No

Do you consider the Claimant's injury to a recurrence of a previous injury?     Yes     No

If YES, please provide details and a description:  
\_\_\_\_\_  
\_\_\_\_\_

Does the Claimant have any congenital defects or chronic deases?     Yes     No

If YES, please provide details and a description (dates, name of treating doctor, etc):  
\_\_\_\_\_  
\_\_\_\_\_

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Please continue to Page 7.

