

# Personal Accident Insurance – Policy Overview (Category One)

Personal Accident insurance is for registered players, non-playing officials including team managers, referees, coaches, committee members, directors, office bearers, administrators, selectors, medical officers, physiotherapists, ambulance officers, voluntary workers and other match officials of the Policyholder who are **aged eighteen (18) years or older at the date of injury**, and engaged in the following activities:

- (a) Participating in official matches or training;
- (b) Travelling to participate in representative matches or authorised games;
- (c) Travelling directly to or from home and one of the activities (a) – (b).

## What is covered?

<b>Capital Benefits</b>			
Accidental Death		Maximum \$100,000	
Quadriplegia / Paraplegia		Maximum \$750,000	
<b>Injury Inconvenience Benefit*</b>			
<b>Injury Type</b>	<b>Benefit</b>	<b>Injury Type</b>	<b>Benefit</b>
Serious Sprain/Strain/Tear - Grade 2	\$600	Simple or Complex Fracture - Other	\$800
Serious Sprain/Strain/Tear - Grade 3 or 4	\$800	Simple Fracture - Head	\$800
Simple or Complex Fracture - Hip	\$1,200	Complex Fracture - Head	\$1,500
Simple Fracture – Arm/Upper body	\$800	Dislocation – knee, shoulder, elbow, jaw, ankle, hip or wrist	\$700
Complex Fracture – Arm/Upper body	\$1,200	Organ Damage – spleen, kidney, liver, heart, lung or brain	\$800
Simple Fracture – Leg/Lower body	\$800	Other Bodily Injury requiring surgical procedure	\$600
Complex Fracture – Leg/Lower body	\$1,200	<i>*supporting evidence required (X-ray, CT Scan, MRI)</i>	
<b>Additional Benefits</b>			
Rehabilitation Benefit (Quadriplegia / Paraplegia only)		Maximum \$20,000	
Reimbursement of membership fees (pro rata)		Maximum \$500	
Bed care		Maximum \$300 x 52 weeks	

### Non-Medicare Medical Expenses (to a combined maximum of \$5,000)

Physiotherapy, Chiropractic, Remedial Massage, Acupuncture, Private hospital accommodation, Ambulance	Maximum \$5,000
Physiotherapy	Physiotherapy must be certified by a Doctor or Specialist as being necessary after every six visits.
Emergency Department Private Hospital Admission	Maximum \$375
Excess	\$50 / \$nil if member of a health fund
<b>Other Benefits</b>	
Funeral Expenses	Maximum \$6,000
Travel and Accommodation Expenses	Maximum \$1,500
Out of Pocket Expenses - For example: <ul style="list-style-type: none"> <li>• Appliances/Prosthesis &amp; Medical Aids (e.g. Knee Braces, Crutches &amp; Wheelchair hire)</li> <li>• Local transportation (e.g. taxis) for travel between your home and place of treatment</li> <li>• Gym or Pool Membership (if referred by a treating Doctor)</li> </ul>	Maximum \$1,500

### What is not covered?

✗ Sickness	✗ General Practitioner	✗ Anaesthetist	✗ Injury from illegal or criminal acts
✗ Illness	✗ Specialist	✗ Psychiatric conditions	✗ Pregnancy or related complications
✗ X-ray	✗ Surgeon	✗ Intentional self-injury	✗ Pre-existing injuries
✗ MRI (if Medicare claimable)	✗ Whilst under the influence of drugs or alcohol		

### Important Notes

- Legislation prevents the insurer from reimbursing services with a Medicare item number.
- Non-Medicare Medical Expenses are expenses incurred within 12 months of the Date of Injury.
- All treatment must be referred by your doctor to receive reimbursement.
- You must pay the expense before seeking reimbursement. The insurer cannot pay the provider directly.
- If you are a member of a health fund, you must claim the expense from your health fund prior to claiming on the Personal Accident insurance.
- The Injury Inconvenience Benefit shall not be payable for more than one of the listed Bodily Injuries for the same accident.
- The insurer will not pay another Injury Inconvenience Benefit for an injury that occurs to the same body part unless six months has elapsed since a doctor certified that the injury has resolved.

### How do I lodge a Personal Accident claim?

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Lodge your claim via the Sports Claim Portal: <https://www.gowgates.com.au/claims/>

### Who can I contact regarding a Personal Accident Claim?

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Contact the Sports Claim team via the chat function in the Sports Claim Portal; or  
Email: [sportsclaims@gowgates.com.au](mailto:sportsclaims@gowgates.com.au); or  
Call: **1300 469 428**

### How do I obtain the full policy documents?

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Please email your request to: [sport@gowgates.com.au](mailto:sport@gowgates.com.au)

### Can I arrange additional cover?

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Yes, Gow-Gates can arrange additional cover for an individual, team or club.  
To enquire please contact: [info@gowgates.com.au](mailto:info@gowgates.com.au)

Please contact Gow-Gates for additional information on the coverage limits, excesses, terms, conditions and exclusions for the covers listed in this document. Gow-Gates arrange the insurance and are not the insurer.

This brochure is a summary only of the main points of coverage. The information is of general nature only, no consideration has been made in regard to your own personal needs or circumstances.

This summary is prepared by Gow-Gates Insurance Brokers Pty Ltd (ABN 12 000 837 785 | AFSL 245423). For further information visit: [www.gowgatessport.com.au/football](http://www.gowgatessport.com.au/football).