

## SPORTS INSURANCE CLAIMS INSTRUCTIONS

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### Claims – Step by Step Instructions

When one of your players is injured and a claim is to be submitted, the following process must be adhered to;

1. Report the injury to your Hockey NSW affiliated association.
2. Obtain a claim form directly from the association secretary within 30 days of the injury occurring or
  - a. Log onto [www.sportscover.com.au](http://www.sportscover.com.au) to report the claim and have claim forms mailed to you
  - b. Call claims hotline on 02 9689 2311.
  - c. Contact the insurance broker on 02 9970 7577
3. Player to fully complete the claim form and then pass back to the association or club secretary to have the registration details completed on the reverse of the form. Please note that it is the player's responsibility to ensure that all questions are fully answered and the claim form is signed. The main delay with the processing of claims is incomplete information on the claim form.
4. Players to submit paid accounts, Health Fund rebate statements and the attending physician statement as soon as possible. **Do not wait for treatment to be completed before forwarding the paperwork.**
5. All claims for loss of income must contain the following information:
  - a. Employer has completed appropriate section of the claim form and
  - b. Doctors Certificate certifying the period of disability and
  - c. Fully completed attending physician statement. Please note that 4 week Medical Certificates are required for regular payment.
6. If you are experiencing any difficulties with the claims process, please contact DHB & Associates Pty Ltd immediately for assistance on 9970 7577.
7. Players should allow 5 working days processing time from the insurer. That is, 5 days from the date the insurer received their claim form.

**CLAIMS HOTLINE: 9689 2311**

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### Claims Examples

#### Medical:

A player tears a Hamstring at training and incurs the following costs;

a) Doctor's Consultation	\$30.00 - Medicare Rebate (\$20.00) - Cost \$10.00
b) Physiotherapy	\$400.00
c) Tape	\$10.00
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	\$440.00

#### Claim Payment:

a) Medicare Gap of \$10.00	No cover
b) Physiotherapy - 75% of expense	\$300.00
c) Tape - 75% of expense	\$6.00
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Refund	\$306.00
Less Policy Excess	(\$100.00)
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Payment to Player	\$206.00

- ❖ Any players who hold private health cover are required to submit their receipts to their health fund first and they will then be reimbursed for the "gap" between the cost of service and the fund rebate.

#### Loss of Income:

A player earning a gross income of \$450.00 per week is injured in a tackle and requires a complete knee reconstruction. The doctor advises she will require 8 weeks off work to recover and he is not entitled to any holiday or sick pay from her employer.

#### Benefit Calculation:

8 Weeks Loss of Income	8 x \$200 per week	= \$1600.00
Less policy excess (10 days)		= (\$285.00)
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	Payment	= \$1315.00

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### **IMPORTANT:**

- ❖ The underwriter requires the claim form to be returned (fully completed) to Sportscover within 30 days of your injury. Do not wait until treatment is complete before submitting the claim form.
- ❖ The physician's statement must be completed by the main doctor, chiropractor, physiotherapist or dentist who is providing treatment for the injury.
- ❖ For Claims under the "LUMP SUM" Net Loss of Income Benefit the claimants Employer must complete the Employer's Statement and forward it directly to Sportscover. If the claimant are self employed, the financial statement showing income details must be completed by the claimants accountant. A Return to Work Statement from the claimants Employer is also required before processing can be completed.
- ❖ Please send all original receipts for non-Medicare medical expenses. If the claimant is claiming from a private health insurer, please send those statements along with receipts.
- ❖ Claims cannot be settled (entitlements calculated) until all treatment relating to the injury has been completed, all accounts have been paid and refunds from the private health insurer have been obtained. Claims for Loss of Wages will only be processed once Sportscover have been provided with a return to work date.
- ❖ In most cases, there is a \$100 excess on claims for medical expenses and an excess of varying periods on claims for loss of earnings. For precise details and information regarding policy maximums, please contact your association or club.

For all queries, please call Sportscover immediately.

CLAIMS DEPARTMENT  
SPORTSCOVER AUSTRALIA PTY LTD ACN 006 637 903  
Level 2 / 68 Macquarie Street PARRAMATTA NSW 2150

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