



ABN 15 003 886 687

Australian Financial Services Licence No 240549

## SUMMARY OF COVER

### SPORTS GROUP PERSONAL ACCIDENT PROGRAM

The purpose of the information guide is to provide an overview of above cover as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available on Lacrosse SA web site.

Please note that the cover provided is not totally comprehensive and as such we encourage all participants to take out Private Health, Life, Total Permanent Disability cover, Trauma and Income protection insurance in accordance with your own individual needs and circumstances.

If additional cover is required participants can either go to the following web site below or they should seek independent advice that meets their individual needs and circumstances.

### INSURE ME NOW

<http://www.insuremenow.com.au/LACROSSES>

**Insure Me Now's quick and smart insurance solutions are one of the easiest and most cost-effective ways to help protect your way of life and secure your family's financial future.**

Having the right sort of insurance protection in place gives you options and can help you to protect your lifestyle by ensuring that important expenses such as your mortgage, rent, utilities and day to day bills can continue to be paid, should the worst occur.

With Insure Me Now you can choose:

- the type of cover that best suits your lifestyle, risk profile and family's needs
- the amount of cover that best meets your protection needs and budget
- the most convenient way to pay your premiums

You can use the Life Insurance Calculator to estimate how much cover you need and then get an obligation-free quote in under a minute. Once you have considered the relevant Product Disclosure Statement, you can apply for cover online, in just a few quick steps, with absolutely no medical or blood tests to take - ever.

**Enjoy the peace of mind of knowing that your family is financially secure and protected with Insure Me Now.**

It is an individual's responsibility to ensure that he/ she has adequate insurance cover for his/her needs.

### WHO IS INSURED?

Automatic cover is provided for all registered Senior and Junior Lacrosse players, referees and umpires of Lacrosse South Australia Inc, ALRA and SAWLUA as declared.

**Please note that Non Australian residents are EXCLUDED from coverage. They would need to arrange their own travel insurance within their own country.**

## COVER

The cover provides certain benefits to Insured Persons for death, injury or disability caused by an Injury happening during certain sporting events arranged by you or the sporting association.

### For an Injury to be covered it must occur when Insured Persons are

- Taking part in competition, game or performance
- Attending a social function or training session
- Travelling to or from the competition, game performance, social function, training session or administrative activity.
- Staying away from their usual place of residence overnight in order to take part in a competition, game, performance, social function, training session or administrative activities, engaging in administrative activities.
- Cover does apply for all participants touring on behalf of Lacrosse SA worldwide for Lacrosse activities only.

### Not everything is covered

- Mental or nervous disorders
- Certain medical conditions including HIV AIDS and sexually transmitted disease
- Fraudulent claims
- Engaging in certain physical activities, including winter sports (snow sports), hang gliding and professional sports
- Drink driving
- Use of alcohol or drugs
- Intentional self-injury or suicide
- Pre-existing Injury - means any pre-existing medical condition regardless of whether you have previously sought medical advice or not.
- Pregnancy
- Medicare Medical Costs, including any gaps

## Schedule of Benefits

### Capital Benefits

Capital Benefit \$75,000 Per member

Death under 18 is limited to 20%

### Condition Benefit and Percentage

1. **Death and Permanent** total disablement 100%
2. **Permanent** paralysis of all limbs 100%
3. **Permanent** loss of use of two limbs 100%
4. **Permanent** loss of use of one limb 60%
5. **Permanent** total loss of sight 100%
6. **Permanent** total loss of sight in a remaining eye 100%
7. **Permanent** total loss of sight or the lens in one eye 50%
8. **Permanent** total loss of hearing 75%

9. **Permanent** total loss of hearing in one ear 25%
10. **Permanent** total loss of : - Liver 75%
11. Two kidneys 75%
12. One kidney 35%
13. Sexual function 45%
14. Two testicles 40%
15. One testicle 7.5%
16. Spleen 30%
17. **Permanent** disfigurement to 100% of the surface of the head and neck 50%
18. **Permanent** disfigurement to 100% of the surface of the remainder of the body 25%
19. **Permanent** total loss of use of a thumb and all fingers on one hand 50%
20. **Permanent** total loss of use of all the fingers on one hand 40%
21. **Permanent** total loss of use of a thumb 30%
22. **Permanent** total loss of use of one joint of a thumb 15%
23. **Permanent** total loss of use of a finger 10%
24. **Permanent** total loss of use of two joints of a finger 7.5%
25. **Permanent** total loss of use of one joint of a finger 5%
26. **Permanent** total loss of use of a foot 15%
27. **Permanent** total loss of use of a big toe 5%
28. **Permanent** total loss of use of one joint of a big toe 3%
29. **Permanent** total loss of use of each other toe 3%
30. Broken leg or kneecap that will not join 10%
31. Shortening of a leg by at least 5 centimetres 7.5%
32. Any **Permanent** Disability or Disfigurement that is not total or is not listed under Events 8 to 31 above will be paid for in proportion to the degree of **Permanent** Disability as compared with the cases as listed above without taking into account the **Occupation** of the **Insured Person**.

**If you require additional life cover or total and permanent disability cover**

Please seek independent advice or go to <http://www.insuremenow.com.au/LACROSSES>

### **Weekly Benefits**

Loss of Earnings \$350 Per Week

Benefit Period 52 Weeks

Up to 80% of the Insured Persons earning

Student Help \$350 Per Week

Benefit Period 52 Weeks

Home Help \$350 Per Week

Benefit Period 52 Weeks

### **Excess 7 Days**

Means the waiting period specified in the **Schedule** plus any period of time before seeking medical advice.



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### **Additional Benefits**

1. Modification Expenses up to \$ 10,000
2. Funeral Expenses up to \$ 5,000
3. Parents Inconvenience Allowance \$ 25 Per Day Maximum Benefit \$1,500
4. Non Medicare Medical Costs 85% to maximum \$2,000 Excess \$50

Aggregate Limit of Liability - \$2,000,000

### **PLATINUM LIABILITY AMATEUR SPORTS SCHEDULE**

#### **General Liability \$20,000,000**

Excess Nil

#### **Professional Indemnity \$1,000,000**

Excess Nil

### **CLAIMS PROCEDURES**

In the event of **Injury**, the **Insured Person** must immediately:

- Obtain and follow proper medical advice from a qualified medical practitioner;
- Obtain a medical certificate from a qualified medical practitioner confirming the **Injury**.

In order to make a claim **you** must:

- Contact Insurance Advisernet Australia on 8410 2990 as soon possible;
- Complete and submit **our** claim form within 28 days or 28 days of being able to do so; Please go to Lacrosse SA web site to download a claim form.
- Provide all information the Insurer may reasonably require including a medical certificate.

### **IMPORTANT NOTICE**

This contract of insurance has been arranged by Sports Underwriting Australia Pty Ltd as agents of the Insurer (Calliden Insurance Limited) under a binding authority issued by Calliden Insurance Limited