



OAMPS Sports Risk Management



Sports Injury Insurance Cover for Basketball Australia 2009/10



Sports Injury Insurance Cover

Basketball Australia, in conjunction with each of the State and Territory basketball associations, provides insurance cover for all players, coaches, managers, referees, officials, volunteers and other personnel involved in an association that is affiliated with a State or Territory association.

This brochure provides a broad overview of the insurance cover provided and advises of the claims process. For full details of the terms, conditions, limitations and exclusions applying under the cover you should refer to the product documents which are held by Basketball Australia.

Whilst the national policy does provide a small compensation for wage loss, individual players can increase this benefit by taking out additional cover. Refer to www.oamps.com.au/basketballaustralia for details and an application form.

When is cover provided?

Participants are covered when they:

1. Take part in a competition, game, performance or training session
2. Attend a social function
3. Travel to or from a competition, game, performance, social function, training session, administrative, fundraising or volunteer activity
4. Stay away from home to take part in a competition, game, performance, social function, training session or administrative activities
5. Are engaged in administrative, fundraising or volunteer activities

if the competitions, games, performances, social functions, training sessions, administrative, fundraising or volunteer activities are for an affiliated basketball organisation and arranged by that organisation.

What Personal Accident Benefits are Provided?

Death and Permanent Disability (Capital Benefits)

A lump sum benefit is payable in the event of a Death or a Permanent Disability.

The benefit payable if someone dies is \$100,000 for adults and \$20,000 for a person under the age of 18.

The maximum benefit for Permanent Total Disablement, Permanent Paralysis of all Limbs and Permanent Loss of use of Two Limbs is \$100,000 (except for NSW members where the maximum benefit is \$175,000 as required by State legislation).

Other Capital benefits are paid as per the scale of benefits as listed in the policy wording. Permanent Disabilities not listed in the scale of benefits are paid

in proportion to the degree of Permanent Disability as compared to the cases listed in the scale of benefits.

Double the listed Capital Benefits are paid in regard to Permanent Total Disablement and Permanent Paralysis of all limbs if the injured member is under 12 years of age.

Loss of Income

Paying up to the maximum weekly benefit below for: -

a) Temporary total disablement preventing the member from engaging in their normal income producing occupation. (Excludes any income earned from participating in basketball). Paying up to 100% of average weekly earned income.

or

b) Temporary partial disablement (i.e. injury that results in a reduced capacity to work), covering the difference between the member's average weekly earnings and the income received from employment in a reduced capacity due to the injury. (Excludes any income earned from participating in basketball). Paying up to 100% of average weekly earned income lost.

Maximum Weekly Benefit	\$200
Excess Period	7 days
Maximum Benefit Period	52 weeks

Student Assistance Benefit

Paying up to the maximum weekly benefit below, reimbursing 100% of costs incurred as a result of basketball injury for tutoring, travelling expenses etc. to assist full time students up to 20 years to continue studies.

Maximum Weekly Benefit	\$200
Excess Period	7 days
Maximum Benefit Period	52 weeks

Home Help Benefit

Paying up to the maximum weekly benefit below, reimbursing 100% of costs incurred as a result of basketball injury for child minding, ironing, washing, cooking, cleaning etc.

Maximum Weekly Benefit	\$200
Excess Period	7 days
Maximum Benefit Period	52 weeks

Note: Benefits are payable on only one of Loss of Income, Student Assistance Benefit and Home Help Benefit.

Non-Medicare Medical Expenses

A member is entitled to receive compensation for some medical expenses that are incurred as a result of injury. Due to the Health Insurance Act, no compensation is available under this policy for medical expenses which are claimable through Medicare. Expenses not claimable through Medicare (i.e. non-Medicare Expenses) are claimable under this policy as outlined below.

Non-Medicare Medical Expenses include physiotherapy, chiropractic, masseur, osteopath, naturopath fees (these expenses must be incurred on the advice of a registered doctor), private hospital accommodation and theatre fees, dental fees, ambulance expenses, orthotics, splints and prosthesis. Members should check before incurring any cost whether or not a particular expense is claimable under Medicare.

Benefits provided are: -

Benefit Percentage	75%
Maximum benefit per injury	\$1,000
(Note: Basketball NSW members only \$1,200)	
Excess – if member has Private Health Insurance applicable to the expense	Nil
Excess – if No Private Health Insurance	\$50

If the member has Private Health Insurance they must claim from their health fund first. In this situation, the member can receive reimbursement for the full gap between the total cost of the non-Medicare expense and the private health insurance rebate (up to the maximum benefit of \$1,000) provided the benefit paid does not exceed 75% of the total non-Medicare expense.

Non Medicare medical costs are only reimbursed by this policy if they are incurred within 52 weeks from the date of injury.

Ancillary Benefits Provided under the Policy

- Modification Expenses
- Funeral Benefit
- In Memoriam Benefit
- Parents Allowance
- Dependant Children's Allowance
- Home Nursing Care
- Ancillary Non Medical Expenses
- Rehabilitation Benefits
- Unexpired Membership Reimbursement Benefit
- HIV Positive Benefit
- Miscarriage or Premature Childbirth Benefit
- Kidnapping Benefit

Details of these benefits are provided in the policy wording and can be provided on request

How To Make a Claim

1. Obtain claim forms from your Club, Association, OAMPS Insurance Brokers or download from website www.oamps.com.au/basketballaustralia
2. Complete the claim form in accordance with the instructions contained in the form, ensuring that all required sections are completed. Provide as much information as possible in support of your claim.
3. A claim form should be submitted within 30 days from the date of your injury.
4. Basketball Australia claims are handled centrally by OAMPS Insurance Brokers from their Brisbane Office, Postal Address GPO Box 1113, Brisbane, Queensland, 4001. To communicate directly with the claims department please phone 07 3367 5057, email sport.claims@oamps.com.au.
5. To maximize the speed in the processing of your claim submit the claim form directly to OAMPS Insurance Brokers Brisbane office as per above.

Important Notes

This information is only a summary of the cover provided. The product documents with full terms, conditions, limitations and exclusions are held by Basketball Australia.

This policy provides limited coverage and all members are encouraged to consider their own situations and organise additional cover as required e.g. Private health insurance and income protection Insurance. Additional benefits can be arranged on an individual player basis. Full details of these additional benefits and an application form are located on www.oamps.com.au/basketballaustralia.

The information provided in this document is provided as an information service only and does not constitute financial product or other advice. This document does not contain all the information necessary for you to make a decision as to whether the Sports Injury Insurance Cover is appropriate for you. Nor does it take into account your personal objectives, financial situation or needs. You should consider seeking professional advice concerning your insurance and financial needs and requirements.

In accordance with our obligations under the Financial Services Regulations, our policy statements relating to applicable privacy legislation, relevant Product Disclosure Statements, our Financial Service Guide and important details concerning our remuneration, associations and how we manage conflicts of interest, are available from the OAMPS website www.oamps.com.au.

The sports Injury Insurance Cover is subject to an aggregate deductible which may differ from year to year.

Until the aggregate of all claims reaches the aggregate deductible, claims will be dealt with under a funded deductible servicer arrangement entered into between Basketball Australia and OAMPS Sports Services Pty Limited. The cover provided under this arrangement is discretionary in nature. A Product Disclosure Statement concerning the funded deductible servicer arrangement is available from OAMPS Insurance Brokers.

Due to its discretionary nature the cover provided under the funded deductible servicer arrangement is not insurance or a form of indemnity and is not subject to the *Insurance Act 1973*. Nor is the funded deductible servicer arrangement regulated by APRA. OAMPS Sports Services

Pty Limited, being the appointed servicer under the funded deductible servicer arrangement, is neither authorised under, nor subject to the provisions of, the *Insurance Act 1973*.

If you wish to discuss this insurance program or any other insurance related matter, please contact either your state basketball Association or Basketball Australia's insurance brokers and risk managers, OAMPS Insurance Brokers. OAMPS has 28 offices throughout Australia and their capital city offices each have a designated Basketball Australia Account Manager.

OAMPS capital city offices are located at:

Adelaide

168 Greenhill Road
Parkside, Adelaide, SA 5063
T: (08) 8172 8000
F: (08) 8172 8100

Hobart

Lvl 4, 85 Macquarie Street
Hobart, TAS 7000
T: (03) 6235 1222
F: (03) 6235 1221

Sydney

Lvl 4, South Wing
2 - 12 Macquarie Street
Parramatta NSW 2150
Ph: 02 8838 5700
Fax: 02 8838 5701

Brisbane

Lvl 2, 8 Gardner Close
Milton, Brisbane, QLD 4064
T: (07) 3367 5000
F: (07) 3367 5100

Melbourne

289 Wellington Parade South
East Melbourne, VIC 3002
T: (03) 9412 1555
F: (03) 9412 1666

Canberra

Ground Floor, 10 Geils Court
Deakin ACT 2600
T: (02) 6283 6555
F: (02) 6283 6556

Perth

Lvl 1, 21 Teddington Road
Burswood, WA 6100
T: (08) 6250 8300
F: (08) 6250 8400

Darwin

Lvl 2, 71 Smith Street
Darwin, NT 0801
T: (08) 8942 5000
F: (08) 8942 5050



OAMPS national sports insurance hotline is **1800 SPORT 1 (1800 776 781)**

Calls to this number will be directed to the capital city office in the state/territory where the call originates.

State / Territory basketball offices are as follows:

Basketball ACT

PO Box 3268
Belconnen DC ACT 2617

(02) 6253 3066

Basketball Queensland

PO Box 1281
Milton Queensland 4064

(07) 3377 9100

Basketball Victoria

Box 3
Melbourne Sports and Aquatic Centre
Aughtie Drive
Albert Park Victoria 3206

(03) 9927 6666

Basketball NSW

PO Box 198
Sydney Markets NSW 2129

(02) 8765 8555

Basketball SA

PO Box 29
Findon SA 5023

(08) 8444 6454

Basketball WA

PO Box 185
Floreat WA 6014

(08) 9284 0555

Basketball NT

Po Box 42240
Casuarina NT 0811

(08) 8945 3761

Basketball Tasmania

PO Box 21
New Town Tasmania 7008

(03) 6228 1822