



NORTHERN NETBALL GROUP
Summary of Insurance Benefits for 2011-2012 Renewal Period

CAPITAL BENEFITS (Accident Cover Only)

- ✓ \$ 100,000 (Death Benefit is limited to 20% of the Capital Benefit in the Schedule for Insured Persons under eighteen (18) years of age)

MEDICAL EXPENSES – AUSTRALIA ONLY (Accident Only)

- ✓ The percentage of Medical Expenses covered under this section is 50% reimbursement of Insured Medical Expenses to \$ 1,000 per Injury sustained during training, playing and organized club functions covering:-

Private Hospital
Dental
Ambulance

Osteopath
Naturopath
Chiropractor

Physiotherapy
Massage
Braces prescribed by a surgeon post operatively

NON MEDICARE BENEFITS

- ✓ Private Hospital Accommodation
- ✓ Ambulance Transport Cost
- ✓ Chiropractic
- ✓ Dental Services (to sound whole teeth only)
- ✓ Ancillary Medical Procedures
- ✓ Theatre Fees in Private Hospital where Medicare does not apply
- ✓ Orthotics, Splints & Prosthesis where an Insured Person's Medical Practitioner considers them medically necessary for the treatment of the Bodily Injury

The benefit covers only expenses that are not covered by the Medicare Act 1983

This benefit is subject to deduction of the Excess specified in The Schedule and a maximum payment per claim as specified in The Schedule

PHYSIOTHERAPY BENEFITS

Visits 1 to 5	95% (of the fee charged less rebates from other sources)
Visits 6 to 10	80 % (of the fee charged less rebates from other sources)
All other Visits	75%

LOSS OF INCOME – NON INCOME EARNERS

- ✓ The amount payable is the lesser of 100% of Net Income lost or \$ 200 per week whichever is the lesser.

Excess Period is seven (7) days. Maximum Benefit Period is six (6) weeks

BJS INSURANCE BROKERS PTY LTD ABN 18 096 716 746 AFS Licence No: 277725

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STUDENT ALLOWANCE – NON INCOME EARNERS

If an Insured Person, who does not earn income but is a full time student at an accredited institution of higher learning, suffers Bodily Injury, We shall pay up to 100% of the actual cost of Home Tutorial Expenses certified as necessary by the attending Medical Practitioner subject to a maximum of \$ 200 per week for each week of Temporary Total Disablement. An Insured Person's entitlement to benefits under this Section does not commence until after the expiry of the Excess Period specified in The Schedule.

DOMESTIC HOME HELP – NON INCOME EARNERS

If an Insured Person who does not earn income suffers Bodily Injury We shall pay up to 100% of the actual cost of domestic home help certified as necessary by the attending Medical Practitioner subject to a maximum of \$ 200 per week for each week of Temporary Total Disablement. An Insured Person's entitlement to benefits under this Section does not commence until after the expiry of the Excess Period specified in The Schedule.

IMPORTANT NOTES TO PROPMT CLAIMS HANDLING

1. Claim Forms must be completed and forwarded within thirty (30) days of Injury to:

BJS Insurance Brokers Pty Ltd
PO Box 7081, St Kilda Road
MELBOURNE VIC 8004

Phone: Simon Fanning (03) 9860 4252 or Adele Wilson (03) 9860 4225

'Do not wait for medical accounts before forwarding claim form'

2. You must have a Doctor, Physiotherapist, Chiropractor or Dentist and have them complete the Attending Physician Statement (Page 9 of claim form)
3. Pay all accounts and sent itemized accounts and receipts for claiming. Players covered by Private Health Insurance or an Ambulance fund must claim prior to submitting accounts to BJS.
4. DO NOT send MEDICARE ACCOUNTS – government Legislation prevents payment of any accounts for the following:- Doctors, Surgeons, Anesthetists, X-ray & Facility Fees.

Cover extends to 52 weeks from the date of injury or maximum policy benefit

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