

CSL/FSA Insurance Information Sheet 2021



This information sheet is intended for POSSC stakeholders, to assist with guidance on claiming through the insurance policy that covers eligible individuals through their association with the Club.

The information provided herein is of a general nature, and should only be considered as providing an aid to understanding the insurance policy & claims process. As an individual, you ultimately have the responsibility for ensuring that you understand and verify any information with the Insurer; you must decide if any advice is appropriate for your individual circumstances, and you must make the decisions you deem appropriate.

Who is covered?

A broad range of personnel involved in the Club, including (but not limited to) appropriately registered players, coaches, physios, office bearers.

What am I covered for?

Injuries arising out of participation in organised training, matches, as well as travel between home/work and training/games, staying away from home for a tour, administrative activities, and social activities for the Club. Fundraising activities and Voluntary Work performed on behalf of the Club are also covered.

What benefits are available?

There are varying benefits available. One important factor is that, under Australian legislation, insurers are unable to provide coverage for any medical expenses that are partly or wholly covered by Medicare (e.g. doctors' and surgeons' fees, x-ray fees etc.)

Examples of benefits:

- 85% of Non-Medicare Medical Benefits, maximum payable \$2,500 with \$50 excess (examples include private hospital accommodation, physiotherapy, ambulance services)
- Loss of income protection – e.g. 85% of net income or \$250 per week (whichever is lesser) for up to 52 weeks (with 14-day excess) (similar provisions for non-income earners and full-time students apply)
- Capital benefits – e.g. up to \$100,000 lump sum provided in the event of Death or Permanent Disability
- Other benefits – e.g. funeral expenses, travel and accommodation, overseas medical expenses

The Insurer, Gow-Gates, offers “Top Up Insurance” if you wish to have a higher level of income protection coverage. Please contact them to discuss your individual circumstances.

What if I am not an Australian Resident?

Special consideration should be given with regard to players who are not residents of Australia and playing for your club. Although they will be eligible for claims under the Non-Medicare Medical Expense section of the FFA National Insurance Programme, they may not be protected (depending on their individual circumstance) under Medicare thus there could be substantial medical expenses uninsured and/or non recoverable. The policy can not cover expenses which would be normally claimable under Medicare if the player was an Australian Resident.

The current FFA Non-Medicare Medical benefit pays up to 85% of medical expenses which are not payable or partly payable by Medicare to a maximum of \$2,500 after deduction of \$50 excess. In view of this it would be prudent to ensure that separate Medical cover is taken out for overseas players who are not entitled to Medicare as their medical expenses could be significantly higher than the claimable \$2,500 per injury with possibly no from Medicare. Consideration should also be given to cover for injuries which may occur outside their duties for your club as well as illness.

Our understanding is that Medicare eligibility is restricted to persons living permanently in Australia who are; Australian citizens; permanent Australian residents; New Zealand residents and citizens of countries with reciprocal health care agreements (currently UK, New Zealand, Malta, Italy, Sweden, Finland,

Norway, Belgium and the Netherlands) – (You should make your own inquiries on this as there may be conditions that apply and Medicare arrangements do and can change from time to time). Overseas players not entitled to Medicare should arrange appropriate travel insurance before travelling to Australia and apply for private health insurance whilst in Australia tailored for non-residents. Some Private Health Funds offer cover for overseas residents, information can be found on their websites.

How do I make a claim?

Create an account and go through the online claims process at this website:
<https://football.claimsgateway.com/>

For any questions or issues, please contact the Insurer, Gow-Gates, directly:
<http://www.gowgatessport.com.au/football/membertfederations-contact-us/>

Is this insurance coverage adequate for my needs?

Each person has different risk preferences and circumstances; the Club advises all associated personnel to carefully consider their options, and we strongly recommend taking out an appropriate level of private health insurance, in addition to the insurance provided through your Club registration.

What if I have questions?

We recommend discussing your questions with Gow-Gates in the first instance; you may contact any Committee member who will direct you to the appropriate Club administrator, or send an email to pembroke.soccer@hotmail.com.