



## **PROCEDURE STATEMENT**

### **Personal Injury Insurance Claims**

Date of approval: 22/06/2011

Date to be reviewed: 01/10/2011

Contact Person: RLAFC President

#### **Background**

The Red Lions Australian Football Club currently has two insurance policies passed down by its two governing bodies: the Australian Football League and UQ Sport. This procedure only deals with Personal Injury Insurance Claims. For all other insurance claims, please see the Contact Person for this procedure for alternate documentation.

Both insurance policies covering the club have Personal Injury protection, however the AFL's National Risk Protection Programme has better coverage and therefore UQ Sport's UniMutual Insurance Policy has not been included in this procedure

The purpose of Personal Injury Insurance is NOT to cover all medical bills related to a Personal Injury. Personal Injury Insurance does not cover any medical items that are covered by Medicare.

***The purpose of Personal Injury Insurance is to cover the gap between Private Health Insurance and the Total Cost of Non-Medicare Medical Expenses.***

As Private Health Insurance CAN cover the gap for medical items that are covered by Medicare, it is recommended that all players take out Private Health Insurance for themselves to cover themselves fully.

All claims against Personal Injury Insurance must be made within 180 days of the first occurrence of the injury and are only valid up to the point at which the player returns to full training or playing. Any medical expenses incurred after returning to full training or playing are not covered by the insurance.

**Please Note:** The Personal Injury Insurance works on reimbursement, not up front payments. All items covered by the Personal Injury Insurance must be paid by the claimant first and the insurance will reimburse them after the claim has been processed.

## **Procedure**

After an injury has occurred it is recommended that players fill out the appropriate paperwork immediately, not only to avoid missing the 180 day claim deadline, but also to avoid repeated visits to physicians to fill out and sign forms.

1. Navigate to [www.jltsport.com.au/afl/claim\\_pi.aspx](http://www.jltsport.com.au/afl/claim_pi.aspx).
2. Download and print the form "**JLT Sport Personal Injury Claim Form – Australian Football National Risk Protection Programme**".
3. Read the information and claim conditions, then complete "Section A – Claimant's Details".
4. Take the form to a Red Lions AFC Committee Member to complete "Section B – Club Declaration".
5. Ignore "Section C – Loss of Income" as the Red Lions AFC is not covered for LOI under the NRPP. If you wish to claim LOI, please see the Contact Person for the procedure for alternate documentation, as LOI is covered by UQ Sport's UniMutual Insurance Policy.
6. Take the form to your physician to complete "Section D – Physician's Report".
7. Once the form is complete, submit the completed form to JLT Sport.  
Please note:
  - a. You do not have to wait until you have received all of your treatment before submitting the form. Submitting the form opens the claim and further expenses can be added at any time until the claim is closed.
  - b. It is recommended at this point in time that all applicants call the number for JLT Sport listed on the Claim Form to check that they have correctly filled out the form. This will save JLT Sport having to send back your form if there are missing or incorrect parts.
8. Once the claim has been opened, JLT Sport will advised applicants on the process for submitting receipts to claim back on expenses and the process for closing a claim.

## **Version History**

V1 (22/06/2011):

- Original Document.