



GRIFFITH UNIVERSITY PERSONAL ACCIDENT SOCIAL SPORTS - STUDENTS & NON-STUDENT

COVER shall be payable only when any Event happens to a COMPETITOR while he or she is actually engaged in activities officially organised and under the control of the University.
Official university activities include Sporting competitions in University teams / clubs either on or off campus provided such competitions are sanctioned by the University club or student sports association. (No coverage where a student is covered through their own sporting association.)

Insured Persons:

- a) Full and/or part-time students who are members of Griffith University.
- b) All other Registered player of university sporting competition

Age Limitation:

- Over age 15 and under age 80
- Young Conservation Program Members aged 0-18.

BENEFITS (Summary Only)

	Sum Insured
Death	\$10,000 With No dependants
Death	\$80,000 with dependants
Temporary Total Disablement	Weekly Benefits up to 85% of wages to a max of \$250 pw, 7 day excess
Bodily Injury resulting in Surgical Benefits	Maximum \$20,000 refer schedule of benefits
Bodily Injury resulting in Fractured Bone	Maximum \$5,000 refer schedule of benefits
Bodily Injury resulting in Bed Care Patient	\$250 per week - 104 weeks
Non – Medicare Medical Expenses	\$10,000 Excess \$50

NON-MEDICARE MEDICAL EXPENSES

Medical expenses which are claimed either in part or in full through Medicare cannot be claimed on this policy. If a Student suffers from an Injury, the Insurer will pay the Non-Medicare Medical Expenses incurred up to a maximum of \$10,000, excess of \$50 each & every claim.

- Excludes expenses claimable on Medicare. (Medicare covers doctors' fees and some expenses whilst a patient is in a general or private hospital)
- Any gap between the fees you paid and the amount refunded by Medicare will **NOT** be recoverable.
- The benefit payable is less any recovery made from any private health insurance fund

Medical benefits which are most often claimed are -

- Private hospital
- Physiotherapy, chiropractic, etc
- Prosthetics (where required for treatment)
- Dental (to sound and natural teeth). In respect to dental work the Dentist must supply a written statement with each itemised account verifying that all the treatment specified on the account was required as a result of the accident. Does not include first or milk teeth, dentures, implants and dental fillings.

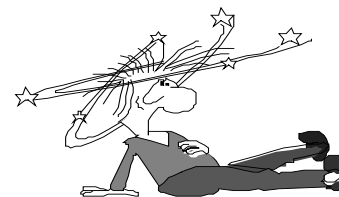
Note: all Insurance cover referred to in this advice is subject to the terms, conditions, limitations and exclusions contained in the relevant policy wording. A Product Disclosure Statement (PDS) can be obtained by contacting the insurance office at PFSinsurance@griffith.edu.au

HOW DO I MAKE A CLAIM?

Please note: notification must be made in writing within 14 days of the date of the incident.

(1) Complete an Incident Report Form

If you injure yourself in any of the Griffith Sport social sporting competitions you must ensure you report your injury to the Sport Convenor at the venue when the injury occurs. When you report an injury an Incident Report form will be completed by the Convenor to report your injury to the Insurance Department of the University



(2) Complete an Personal Accident Claim Form

ACE Policy No 04PO007669 - Full and/or part-time students who are members of Griffith University

ACE Policy No 01P0530055 – All other Registered players of university sporting competition

(3) Medical Practitioner to complete Attending Physician's Statement

- This form must be completed and signed by a legally qualified Medical Practitioner or Dentist (for dental claims). Chiropractor or Physiotherapist qualifications are not acceptable for this purpose.
- Be aware that, due to the National Health Act, the doctor's fees cannot be covered under the accident insurance policy (a doctor who bulk bills may be the cheaper option for you).

(4) Pay your accounts and obtain receipts

(5) Photocopy all completed forms, accounts, and receipts prior to **sending originals** (just in case something is lost in the mail on its way to us or from us to the Insurer).

(6) Claim forms

Gallagher Broking Services handle all claims on behalf of the Insurer and the University. Students should lodge the claim and any supporting documentation directly with Gallagher Broking Services preferably by sending a completed claim form via **email** to claims.GriffithUniversity@ajg.com or alternatively via fax or registered mail to the below address.

Gallagher Broking Services
Level 12, 201 Miller Street, North Sydney NSW 2060
PO Box 6007, North Sydney NSW 2059
Fax: +61 2 9242 2079

Gallagher will review the claim and undertakes the process of managing the claim to finalisation. If further information is required Gallagher will approach the staff member/student directly to obtain such. Resolution of the claim will take place directly between Gallagher and the claimant. Gallagher will immediately report the lodging of any claim to **THE UNIVERSITY** via email before payment of any claim and seek approval to proceed with the payment of the claim.

Any questions, contact the Insurance & Risk Management Office 3735 7971 or PFSInsurance@griffith.edu.au