



AUGUST 2019

# Insurance for Players – Australian Cricket National Club Risk Protection Programme

Players registered with an affiliated Cricket Club enjoy the benefits of coverage under a Personal Injury policy, however, there are three very important points players should be aware of.

## 1 – Personal Injury cover can pay for non – medicare medical expenses.

‘Non-Medicare’ means medical costs that can’t be claimed through Medicare.

Items include physio, chiro, dental, ambulance transport and private hospital accommodation.

## 2 – Personal Injury cover is not Private Health Insurance

It is law that Medicare items can’t be claimed on Personal Injury cover. These items can be claimed on Private Health Insurance and include services such as doctors and surgeons.

## 3 – Personal Injury cover is not intended to be life insurance

Personal Injury cover is a policy for injuries occurring due to an accident. It is not a sickness or illness policy.

## BENEFITS

The Personal Injury cover includes:

- 85% reimbursement of non-Medicare expenses
- \$5,000 maximum per claim (up to \$10,000 for dental claims only)
- \$50 excess
- Capital Benefit maximum \$100,000
- Quadriplegia/Paraplegia maximum \$250,000
- Up to \$500 maximum Loss of Income per week
- 14 day elimination/waiting period

## UPGRADES

Upgrading cover is optional and is available for Junior and Senior teams. Clubs can decide to increase covers across one or more of the following areas:

- Capital Benefits
- Quadriplegia/Paraplegia
- Non-Medicare Medical
- Loss of Income

Please discuss upgrade options with your club or visit our website to access the Application Form which highlights the upgrade options and premiums in more detail.

## RECOMMENDATIONS

It is strongly recommended that all players investigate their personal insurance needs. Players should consider the benefits of:

- Private Health Insurance
- Life Insurance
- Loss of Income (particularly for self-employed players)

## WANT TO KNOW MORE?

Information including **how to claim, how to upgrade cover and details for further enquires** can be found on the dedicated Australian Cricket National Club Risk Protection Programme website [www.jltsport.com.au/cricket](http://www.jltsport.com.au/cricket)

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