



# NETBALL VICTORIA



## PERSONAL INJURY CLAIM FORM

**INSURANCE BROKER  
FOR NETBALL VIC**

V-Insurance Group Pty Ltd  
Authorised Representative No. 432898  
an authorised representative of  
Willis Australia Limited AFSL: 240600  
Level 28, 123 Pitt Street, SYDNEY NSW 2000  
Phone (02) 8599 8660 or local call cost only 1300 945 547  
Fax (02) 8599 8661  
Email: [netball@vinsurancegroup.com](mailto:netball@vinsurancegroup.com)

**CLAIM FORMS ARE TO BE SENT TO**

Corporate Services Network  
Level 2, 280 George Street  
SYDNEY NSW 2000  
Phone: (02) 8256 1770  
Fax: (02) 8256 1775  
Email: [claims@csnet.com.au](mailto:claims@csnet.com.au)

# NETBALL VICTORIA SUMMARY OF INSURANCE COVER

## Death & Permanent Disablement

A lump sum benefit is payable in the event of death or a Permanent Disability. The scale of benefits is defined in the policy. The death benefit is \$100,000 for members aged 18-75 or \$20,000 for persons under 18 years old or over 75 years old. The Quadriplegia and Paraplegia benefit is \$500,000 for members under 75 or \$250,000 for members over 75 years old.

## Non Medicare Medical Expenses

Reimburses up to 80% of Non-Medicare medical expenses up to a maximum of \$2,500. Claimable expenses are private hospital bed and theatre fee, ambulance, dental, physiotherapy etc, net of any recoveries from private health insurance – subject to a \$25 excess for claimants who are covered by private health insurance or \$75 for claimants who do not have private health insurance. Cover is limited to expenses incurred within 12 months from the date of injury.

## Student Assistance Benefit (Full time students)

Reimburses up to 100% of costs incurred up to a maximum of \$400 per week for student help expenses if the Injury stops the Insured Person from going to their usual place of learning for up to 52 weeks with a 14 day excess period.

## Home Help Benefit

Reimburses up to \$400 per week for expenses incurred from home help provided by a recognised agency if an injury covered by this policy stops the insured person from caring for themselves in their home for up to 52 weeks with a 14 day excess period.

## Parents Inconvenience Allowance

Up to \$25 per day to a maximum of \$1,500 for reasonable costs incurred by the parents of an insured person who is a full time student whilst their child is undergoing medical treatment

## Loss of Income

Weekly Benefit 100% of earnings, up to a maximum of \$250 per week if prevented from working in your Occupation. The benefit period is 104 weeks and the excess is 14 days. (Claimant must work a minimum of 5 hours per week over the 8 week period immediately prior to the injury.)

## Funeral Benefit

We will pay up to an additional \$10,000 for funeral expenses in the event of the death of the insured person where the death is covered by this Policy.

## Modification Expenses

If an insured person is entitled to 100% of the Capital Benefit, we will pay up to an additional \$10,000 for costs necessarily incurred to modify the Insured Person's home and/or motor vehicle, or relocating to a suitable home provided that the modifications and/or relocation are prescribed by a legally qualified medical practitioner.

## Important Notes

This insurance cover is underwritten by:-

QBE Insurance (Australia) Limited  
ABN 78 003 191 035

1. This summary of cover provides factual information about the Netball VIC Insurance Program.
2. This information is only a summary of the cover provided. The policy with full conditions is available at [www.vinsurancegroup.com/netballaustralia](http://www.vinsurancegroup.com/netballaustralia) or available by contacting Netball VIC.
3. This insurance program commences on 1 January 2016 and expires on 1 January 2017.
4. V Insurance facilitates this insurance program which provides benefits to those registered members of Netball VIC who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members and officials are encouraged to take out private health insurance.
5. Netball VIC is not and does not represent itself as a registered insurance broker by endorsing the products outlined in this claim form.

# HOW TO MAKE A CLAIM

Dear Netball Victoria member,

Please find attached a claim form. Before lodging this form, please ensure all sections are fully completed. Failure to complete all sections of this form properly may delay settlement of your claim.

1. Only one claim form (per injury) is required. A claim form should be completed and submitted as soon as you become aware that you will be making a claim. You do not have to wait until after you have completed treatment for your injury to lodge your claim form.
2. Please ensure that you fully complete pages 4 & 5 and sign and date the Declaration.
3. Please ensure that your Association/Club official completes and signs the Association/Club Declaration on page 4.
4. For claims involving Loss of Income:
  - a) You must complete page 7 and have your employer/salary officer to complete page 7. If self employed, you must have your accountant complete these details;
  - b) Have your Attending Physician or Physiotherapist complete the page titled "Doctor's Statement" on page 9.
5. For claims involving Non-Medicare medical expenses:

Medical treatment must be certified necessary by an attending physician and incurred within Australia. (An attending physician includes a general practitioner, physiotherapist, chiropractor, dentist).

  - a) Have your Attending Physician complete the "Attending Physician" statement on page 9.
6. Please attach all original receipts (unless retained by your health fund). Hospital claims must be accompanied by an itemised receipt. If treatment is covered by your Private Health Fund please send their rebate advice with a copy of the relevant account.

Please note:

No cover is provided for Surgeons, Anaesthetists, Doctors, X-rays or other accounts which are partly covered by Medicare. The Australian Health Insurance Act does not permit the insurer to contribute to any charges covered by Medicare (including the Medicare Gap).

The insurer will pay a percentage of the amount, as indicated in the Policy schedule, for private hospital bed and theatre fees, dental, ambulance (if not otherwise covered), chiropractic, physiotherapy, osteopath, naturopath, massage and pay for orthotics prescribed by a surgeon to aid recovery.

Subject to the Insurance Contracts Act 1984 any treatment rendered necessary by injury must be completed within 12 calendar months from the date of such injury occurring.

7. Once you have fully completed all sections of the claim form, please have your Association/Club complete and sign page 4 and confirm your injury occurred during a sanctioned activity.
8. Once you have completed your claim form, please forward to Corporate Services Network (CSN). They handle all claims for the insurer. Their contact details are as follows;

**Corporate Services Network**  
**Level 2, 280 George Street**  
**SYDNEY NSW 2000**  
**Phone: (02) 8256 1770**  
**Fax: (02) 8256 1775**  
**Email: [claims@csnet.com.au](mailto:claims@csnet.com.au)**

9. Your reimbursement cheques will be sent to you directly by Corporate Services Network.
10. Once your claim is registered, you can submit ongoing invoices via Corporate Services Network. Corporate Services Network (Claims Services) can also be reached on the above contact details should you wish to make enquiries relating to the progress of your claim.
11. If you have any further queries relating to your claim or the cover, please do not hesitate to call the V Insurance Group Team on ph: (02) 8599 8660 or 1300 945 547.



## ACCIDENT DETAILS

Describe the accident and how it happened? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Describe your injury?

When did your accident occur?

Date:    /    /                      Time:                      am/pm

Was your activity at the time of the accident? (please tick)	Officially organised competition	(    )
	Officially organised training	(    )
	Social or private competition	(    )
	Travelling to and from activity	(    )
	Sanctioned fundraising/social event	(    )

Please provide the address of where the injury occurred?

State the name of any one witness to the injury:

Address of Witness:

Person to whom accident/incident reported?

Date and time reported?

Date:    /    /                      Time:                      am/pm

Brief summary of treatment/action taken at the time of the accident/incident?

Was hospitalisation required?

If yes, please advise the name of hospital?

If admitted into hospital, how long were you there?

Name of person who gave treatment?

Do you have Private Health Insurance?

If yes, please give fund name?

Advise when you did (or expect to):

Cease work/normal activities	_____
Cease training	_____
Cease participating	_____
Resume work/normal activities	_____
Resume training	_____
Resume participating	_____

Have you ever had this injury or similar injuries in the past? Yes/No

If yes, please advise when?    /    /

**The following information is required for Netball Victoria research to assist with Risk Management, answering these questions will not affect your claim**

Where did your injury occur? (please tick)	Indoor	( )
	Outdoor	( )
Surface at point of injury? (please tick)	Timber	( )
	Synthetic	( )
	Concrete / Asphalt	( )
	Other, please advise.....	( )
Weather conditions? (please tick)	Fine	( )
	Rain	( )
	Showers	( )
	Extreme Heat	( )
	Extreme Cold	( )
Surface Conditions? (please tick)	Wet	( )
	Dry	( )
	Other, please advise.....	( )
Quarter/half injured? (please tick)	1 <sup>st</sup> Quarter	( )
	2 <sup>nd</sup> Quarter	( )
	3 <sup>rd</sup> Quarter	( )
	4 <sup>th</sup> Quarter	( )
	Not applicable	( )







Authorised Representative No. 432898  
 an authorised representative of  
 Willis Australia Limited AFSL: 240600  
 Level 28, 123 Pitt Street, SYDNEY NSW 2000  
 Phone (02) 8599 8660  
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 Fax (02) 8599 8661  
 Email: [netball@vinsurancegroup.com](mailto:netball@vinsurancegroup.com)

<b>Office use only</b> <b>Policy Number:</b> _____ <b>Claim Number:</b> _____
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## SPORTS INJURY ATTENDING PHYSICIAN'S REPORT

### IMPORTANT

1. The patient is responsible for any fee for this statement.
2. This form can only be completed by the treating Medical Practitioner, Surgeon or Physiotherapist.
3. If "Yes" answered to any of the following, please give details.
4. Dashes or blank spaces are not acceptable.

### TO BE COMPLETED BY THE ATTENDING PHYSICIAN/PHYSIOTHERAPIST

Patient's Full Name:

How long have you known the patient?

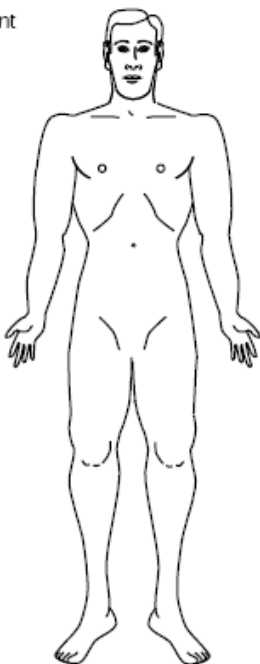
What date and where were you first consulted by the patient in connection with the present injury?      /      /

Are you the patient's regular general practitioner?       Yes       No

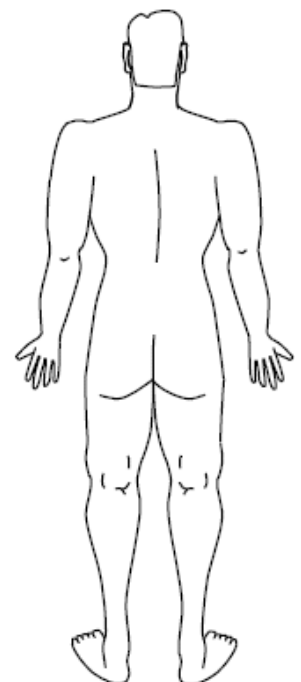
If not, please advise who is .....

What is the exact nature of the present injury?

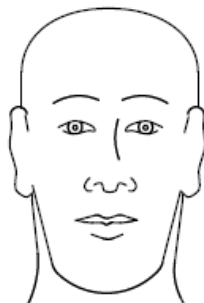
Front



Back



Head



Do you consider the patients injury to be a new injury?  Yes  No

A recurrence of an old injury?  Yes  No

If yes, please state condition and advise when previous treatment was given .....

.....

Have you referred the patient to any other services or treatment?  Yes  No

Please specify the type and approximate number of treatments required:

Physiotherapy .....

Chiropractic .....

Other .....

Have any surgical procedures been performed? If yes, please specify .....

.....

What surgical procedures are contemplated? .....

Are there any further remarks which may assist in assessing this condition? .....

.....

Is there any permanent disability at present?  Yes  No

If yes, please explain giving estimated percentage loss of function .....

.....

Was the patient obliged to cease work?  Yes  No

If so, when do you expect the claimant to resume:      Some Duties .....

   Full Duties .....

What date do you advise the patient to return to netball?

Does the patient have any congenital defects or chronic diseases?  Yes  No

If yes, please give dates, name of treating doctor and describe .....

.....

.....

If the patient has been hospitalised, please give name of hospital and dates hospitalised:

Name of Hospital:	Date Admitted	Date Released
	/ /	/ /

**CERTIFICATION BY ATTENDING PHYSICIAN**

I hereby certify I have personally examined the above named patient and in my opinion the statements made in the Accident details section of this claim form are consistent with the patient's injury.

Name: ..... Telephone Number: (    ) .....

Fax: (    ) ..... Email: .....

Address: .....

Signature: ..... Qualifications: .....

Date: .....

## METHOD OF PAYMENT

Should a benefit be payable for this claim then you have a choice of receiving your payment by cheque or Electronic Funds Transfer (EFT) to a nominated bank account

Please indicate your preferred method of payment (please tick)  Cheque  EFT

If you would like your payment made by EFT, please complete the details below.

## NAME OF CLAIMANT

Title:  Mr.  Mrs  Miss

Name: \_\_\_\_\_

## BANK ACCOUNT DETAILS

BSB number (all 6 digits are required here)

Account Number

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Nominated account name: \_\_\_\_\_

Bank, Credit Union, Building Society name: \_\_\_\_\_

Branch: \_\_\_\_\_

## DECLARATION BY CLAIMANT (OR GUARDIAN IF CLAIMANT UNDER 18)

I hereby authorise Corporate Services Network (CSN) as agents of QBE Insurance (Australia) Limited to make any payments to the policy holder by Electronic Funds Transfer (EFT) into the above bank account. I understand and agree that the following conditions will apply:

- I agree that the payment is made when CSN has instructed its bank to credit the nominated account and that we release CSN from any further liability in relation to this payment.
- CSN is not responsible for any delays in payment or errors due factors outside its reasonable control, including delays or errors in the financial system or errors in the supplied account details.
- I agree to CSN collecting, holding and maintaining the following personal information to authorise payments to my nominated bank account. I agree to CSN (Claims Services)'s disclosure of this information, to CSN's bank and my bank for the purpose and administration of processing my payment. I understand that I have the right to access or correct my personal information under the *Privacy Act 1988*. I understand that my failure to supply full details and to sign this declaration may result in my payment not being paid or my payment being paid into a wrong account.
- I declare that the details in this application are true and correct and (where applicable) I am authorised on behalf of the Company to provide the information above.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_