QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239 545



# **NSW JUNIOR RUGBY LEAGUE**

This information must be completed and signed by the Injured Person, a Club Official and your District Administrator and forwarded to QBE Insurance (Australia) Limited within 30 days of injury. DO NOT wait for all accounts / receipts

We may be unable to deal with your claim properly if you have not answered all questions fully.

# **IMPORTANT INFORMATION: PLEASE READ**

# **IMPORTANT NOTE REGARDING CLAIMS FOR MEDICAL EXPENSES**

We do not provide cover for any account that is fully or partially covered by Medicare. This means we do not cover expenses claimable from Medicare or the Medicare Gap.

The reason for this is we're not permitted by law to do so. Please do not send us any account/receipt that is covered by Medicare or Medicare statements.

Do not wait for any account / receipt before sending.

We do cover Non Medicare medical expenses. We will pay the percentage amount shown in the policy schedule of charges for Private Hospital, Dental, Ambulance, Chiropractic treatment, Physiotherapy, or any similar provider of medical services provided always that such treatment is certified necessary by a legally qualified medical practitioner.

# **HOW TO CLAIM MEDICAL EXPENSES ONLY**

When claiming for Non Medicare expenses you must have the 'Sports Injury Report Form' fully completed.

Medical treatment must be certified necessary by a legally qualified medical practitioner. This could be your treating doctor or dentist. The 'Attending Physician's' Statement must be fully completed (without expense to the insurer) prior to submitting a claim.

Please note that medical cover is limited for 12 months from the date of accident.

For each and every claim a \$100.00 excess will apply (\$50 if you are in a private Health Fund and \$25 for ambulance only claims).

Please check with your club for exact cover.

### **HOW TO CLAIM LOSS OF INCOME**

When claiming for Loss of Income you must have the 'Sports Injury Report Form' fully completed including the section to be completed by your Employer. If self employed you will need to attach proof of earnings such as a tax return.

The policy has a 14 day elimination period (excess) this means the first 2 weeks off work will not be reimbursed.

You must have your treating doctor complete the 'Attending Physician's Statement' (without expense to the insurer) prior to submitting a claim.

If your disability is continuing, please forward medical certificates every two weeks. Loss of income benefits will not be paid until all statements and documents are submitted.

### **PLEASE REMEMBER**

- 1. If you have Private Health Insurance, you must submit details to your insurer prior to claiming from us.
- 2. Attach evidence of receipts / accounts for the treatment you are claiming.
- 3. Excesses and percentages of cover apply under the policy.

It is suggested that you check these details with your Club/Association representative prior to submitting a claim to us.

# NSW Junior Rugby League Sports Injury Claim Form

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239 545



Please return this form to -	QBE Insurance (Au	stralia) Limited	Telephone: 02 9	9375 4874, Fax:	02 8275 9	9650, E	mail: acc	identai	ndhe	alth@qbe.com
Player's Name*:					Registra	ation nu	umber			
Postal Address*:					Post co	de*:				
Telephone: Home			Work				Mobile			
Date of Birth*:							-	Sex: M	F	
Normal occupation prior to	disablement:									
Name of Club		G	Grade & team		Position p	blayed				
Details of injury										
A. Give full description of in	jury from which yo	u are suffering.	State when, wh	ere and how it I	happened	l (attacl	ı extra p	age if re	equir	red).
Type of Injury*:				How did injury	occur?					
Place where you were inju	red:									
Date of Injury*:				Time:						
Training:	Yes	No		Playing:				Yes	No	
B. 1) Have you ever had this, 2) If yes, state nature of the space).	. or a similar condit	on in the past?	Yes names and add	No resses of treatir	ng doctor	s, hospi			_	n extra page if insufficient
Condition (s):		Date	2:			Т	eated By	/:		
To be completed by t	he Club Secreta	rv/Treasure	e <b>r*</b> .							
Please ensure that all quest										
Name of player was injured		y unowered.								
	u as stateu									
Grade with the Club Name of Club										
Secretary/Treasurer's Nam						Teleph	000			
Address						Post Co				
I HEREBY CERTIFY THAT the	e particulars showr	on this form ar	e, to the best of	1	e, true and	d correc	ct.			
Signature				Date						
Witness				Date						
District Administrator's Act	knowledgment:		(Signature and	l Date)						
District										
<b>Details of Non Medica</b>	are expenses cl	aimed.								
NB Only forward accounts f	or services which a	re not subject to	o a Medicare re	bate le. Physiot	herapy, C	Chiropra	actic, Am	bulanc	e, Pri	ivate Hospitals, Dental etc.
Are you a member of a priv	vate health fund*?		Yes No							
If yes, which one?										
Hospital Cover	Yes No		Extras c	overing dental,	, physio, e	etc.		Ye	s	No
Date of Treatment	Name of Provider	Туре	of Service	Amount			- und Ret	oate		Amount Claimed
A)										
B)										
C)										
D)										
Add an extra page if insufficient space.										
		condition?*								
When did you first consult										
When did you become tota			nal dutica?*							
When were you able to aga	an perform part of	your occupation	nal duties?*							

If still totally disabled, when do you expect your disability to terminate?*						
When will you resume training?						
Give name and address and period of stay at hospital (if applicable):						
Hospital	Addı	Address		From		То
a. Give name and address and telephone numbers of all attending physicians. (attach e				ge if insut	fficient space.)	
Name		Address		Telep	hone	
b. Give name and address and telephone numbers of usual family physicians. (attach extra page if insufficient space)						
Name		Address		Telep	hone	

Loss of income claim	IS														
1. If self employed (Please attach proof of earnings over past 12 months eg. Tax Return) Who is your accountant?															
Name		Address Telephone				lephone	one								
2. If employed as a wage earner (To be completed by your employer)															
I HEREBY CERTIFY THAT:	CERTIFY THAT: has been t			en unable	e to atte	nd his/he	er usı	Jal							
occupation with the Company as a result of an injury/injuries suffered on															
He/She has been incapacitated since and is expected to/did resume duties on															
His/Her gross basic salary (excluding bonuses, commission and overtime) at the date of injury was (\$)				per	er week										
During this period of incapacity he/she received:															
a) Normal pay \$						b) Sick	pay \$								
From			То			From							То		
c) Workers Compensation	\$					Other	(please s	specify)	\$						
From			То			From							То		
He/She has been employe	d since			His	/Her sick lea	ave enti	tlement	s at dat	e of injury	is				days	;
Name of Company															
Address															
Name of Manager or Paymaster						S	ignature								
Telephone		Date							Compan	iy stam	p			•	
Are you claiming or entitled details.	Are you claiming or entitled to claim any other form of income (eg. Dept of Social Services, loss of income protection insurance, etc.)? If so, please provide														

# **Payment details**

Payment methods (Please note we are not liable for any bank processing fees on the receiver sig	Payment methods	(Please note we are not li	able for any bank	processing fees	on the receiver sid
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Australian bank account		Provide details below	Deposit slip provided			
Bank name		Account name				
BSB		Account number				
Australian dollar cheques mailed to address above (please provide alternate address below if required)						

# Attending Physician's Statement\*

(The insured is responsive for completion of this form without expense to the company)						
Patient's Name		Sex				
Address						

What is disabling patient? (Please give a complete diagnosis of this condition)

# HISTORY:

1. When did patient first receive medical treatment?				
2. Was there a previous history of this or a similar condition?				
If yes, please state condition and advise when previous treatment given.				

3. a) How long have you known the patient?	
b) Are you the regular general practitioner? If no please advise who is?	

If injury					
1. When did patient suffer the injury?					
2. What were the circumstances surrounding the injury?					
If disability					
1. Patient's occupation?					
2 When did patient stop working due to the injury?					
3. If patient still disabled, when will the patient be able to commence any type of employment?					
a) some duties	b) full duties				
4. If patient has recovered, when was patient able to resume.					
a) some duties	b) full duties				
Treatment of present condition					
1. When were you consulted?					
a) initially?	b) most recently?				
2. How often has patient consulted you?					
3. Was patient confined to hospital?	Yes No				
If yes please advise Hospital Name					
Address					
Period of confinement	From To				
4. Was confinement in a convalescent home necessary after hospitalisation	Yes No				
If yes please give details.					
5. What are the current subjective symptoms.					
a) X-rays	1				
b) Other test - Please advise test done and findings					
7. What surgical procedures have been performed?					
8. What surgical procedures have been contemplated?					
9. What other treatment has the patient undergone?					
10. What other treatment is required?					
Are there any underlying conditions affecting recovery from the current con	dition? Yes No				

If yes please advise nature of underlying conditions and how they affect disability and recovery.

Has patient any other physical or mental impairment? Yes No						
If yes, please describe.						
Please advise names and addresses of other treating physicians.						
Name	Address	Telephone				
If you have terminated treatment, please advise date.						
What is your current prognosis?						

Is there any permanent disability present? Ye	es No
If yes, please explain giving estimated percen	tage of loss of function.

Name (please print name):	Address:	Telephone:
Signature:	Degree:	Date:

## Privacy consent notice

Our Privacy Policy describes how we collect, disclose, store and use personal information as well as how to access it, correct it or make a complaint. When we say personal information we may also mean sensitive information such as health information, criminal history or professional memberships that's relevant to us issuing, administering or managing products or providing services and the terms on which we will do these things. We use personal information to issue, administer and manage products and provide services. You can view our Privacy Policy at www.qbe.com.au/privacy, or to obtain a copy by phoning us on 133 723 or requesting it from our authorised representatives or service providers.

We may share your information with other QBE Group companies, our authorised representatives and service providers, each of which may be based outside of Australia.

By giving us personal information you consent to us collecting, disclosing, storing and using it in accordance with our Privacy Policy. If you give us someone else's personal information you confirm you've obtained their consent to do so.

If you don't provide all of the personal information we've requested we may be unable to issue, administer or manage products or provide services.

#### Claim declaration and authorisation

The information and answers given above are true, correct and complete in every detail.

- 1. I/we understand the claim may be refused if information is not true or is withheld.
- 2. I/we authorise QBE to give to and obtain from other insurers, insurance reference bureaus and credit reporting agencies any information relating to the Insured's credit or insurance history as well as insurance claims information obtained during the course of this contract.

Medical Authority: I authorise any hospital, physician or other person who attended me, to give QBE or its representative any or all information with respect to any illness or injury, medical history, consultation, prescription, or treatment, and copies of all hospital or medical records. I also agree that copies of all employer records including verification of earnings can be provided.

A photocopy of this authorisation will be considered as effective and valid as the original.

Signature of player (or parent/guardian if under 18 years of age)	
Please print name*:	
Date	

Please check that this form has been fully completed as any omissions may delay your claim.