



PLAYER INSURANCE CLAIM PROCEDURES

Hockey Tasmania player insurance cover is with Sportscover,
through Worldwide Sports Insurance.

All claim forms can be sourced on www.sportscover.com/claims.asp

If you have any queries re the forms, phone Sportscover **1300 134 956**

The dedicated WWSI Account Manager for Hockey Tasmania is Joe Toscano.
Joe is available to answer any enquiries you may have.

Joe Toscano

03 9862-6500

jtoscano@wwsi.com.au

For more information on WorldWide Sports Insurance, go to www.wwsi.com.au

For more information see the Frequently Asked Questions

Frequently asked questions when making a claim with Sportscover

Sportscover is pleased to adopt the New General Insurance Code of Practice

1. Can I claim the MEDICARE gap through **SPORTSCOVER**?

Unfortunately due to The Health Insurance Act 1973 we are prohibited from paying the MEDICARE gap.

As Sportscover Australia Pty Ltd is a NON MEDICARE MEDICAL INSURER, we are prevented by government legislation from covering the MEDICARE GAP. This means that in most cases, a service that is performed by a registered Medical Practitioner will not be covered by the policy. Some examples of the expenses NOT claimable through this section include:

i) The Gap between the registered Medical Practitioner's fee and the amount you receive back from Medicare for the following medical services: Doctors, Surgeons, Anaesthetists, and Pathologists & Radiologists.

ii) Other items where a Medicare refund (in any part) is recoverable.

2. Will you pay my bills upfront?

All accounts must be paid and private health insurance claimed prior to sending them to Sportscover.

3. What are Ancillary medical procedures?

The main ancillary benefits are - Acupuncture, Osteopath, Naturopath, Massage, Hydrotherapy, and Podiatry.

4. Are the fees for the Theatre covered under my Policy?

Please refer to your club or association's policy documents for a more specific answer.

5. Is it possible to receive an extension past the 12 month period of my claim for Non-Medicare Medical expenses?

The maximum time limit for benefits under our current policy is twelve months from the date of the accident.

6. What benefits are covered with the policy that my Association has arranged for me?

The policy covers many Non-Medicare Medical expenses such as Private Hospital accommodation, physiotherapy, chiropractic, dental, ambulance, some MRI'S and other ancillary expenses. In some cases, the policy may extend to provide some cover for loss of earnings. Please refer to your club or association's policy documents for a more specific answer.

7. Can I claim Non-Medicare medical benefits progressively similar to a private health fund?

Claims for Non-Medicare Medical expenses such as private hospital accommodation, physiotherapy, chiropractic, dental, ambulance and other ancillary expenses are settled upon completion of the treatment.

8. If I hold private health insurance can I still claim?

Certainly where private health insurance is held, a proportion of the gap is usually refunded by Sportscover. Please refer to your club or association's policy for more details.

9. When should I return the completed claim form?

As soon as possible would be the best answer but the completed claim form should be returned within 120 days of the accident even if treatment is not yet complete. The Non-Medicare medical accounts can be forwarded at a later date once treatment is complete.

10. What sections of the claim form require completion?

In order to process your claim as quickly as possible we require the following to be completed: Claim form, witness statement, official report, copy of teamsheet/injury report and employer's statement (if claiming loss of earnings).

11. What is the maximum period I can claim loss of earnings?

In most cases, the policy provides cover for 52 weeks from the date of the accident. Please refer to your club or association's policy documents for a more specific answer.

12. I wish to claim loss of wages, but I have been paid some sick leave by my employer. How does this affect my claim?

You may still be able to claim, but the sick leave that you have been paid will need to be taken into account in calculating your loss of wages claim. Please refer to your club or association's policy for specific details.

13. When I lodge my claim will I receive regular updates?

We will provide you with an update every sixty (60) business days.

14 Do I need to notify Sportscover that I may need to make a claim or can I just send the claim form within 120 days?

All circumstances that are likely to give rise to a claim should be notified to Sportscover within 30 days after the occurrence (or as soon as reasonably practicable thereafter).