



2016-2017 PERSONAL ACCIDENT INSURANCE SUMMARY

The following summary provides a general overview of Table Tennis Australia's Personal Accident Insurance Program.

WHAT IS PERSONAL ACCIDENT INSURANCE?

Personal Accident Insurance, also known as Personal Injury and Sports Injury insurance, provides reimbursement for specific costs related to an injury that occurs whilst playing table tennis.

WHEN AM I COVERED (INSURED EVENTS)?

The Personal Accident Insurance covers you whilst you are participating in table tennis activities including, but not limited to, the following situations:

- Participating in an official competition, game or training session;
- Attending official functions and social events conducted by TTA member organisations;
- Travelling to or from an official competition, game or training session (subject to limitations);
- Staying away from home to take part in official competition, game or training session;
- Engaging in administrative, fundraising or volunteer activities.

WHAT ARE THE KEY AREAS OF PERSONAL ACCIDENT INSURANCE?

There are many sections of Personal Accident Insurance, here are three key areas to be aware of:

MEDICAL BENEFITS	Provides a 85% reimbursement for non-Medicare medical costs you incur as a result of an injury (max. \$5,000 per claim)
CAPITAL BENEFITS	Provides a lump-sum payment, up to \$100,000, if a permanent injury or death occurs whilst participating in an insured event (limited to 20% for claimants under 18 years).
LOSS OF INCOME BENEFITS	Provides a reimbursement of a claimant's weekly income for up \$500 per week (maximum 52 weeks).

WHAT IS COVERED AND WHAT IS NOT COVERED BY PERSONAL ACCIDENT INSURANCE?

The following table identifies some key items covered by Personal Accident Insurance and key items not covered.

Private hospital (covered)	Dental services (limitations apply)	Anaesthetist's fees (covered)
Accommodation costs (covered)	Ambulance transport costs (covered)	X-rays (covered)
Physiotherapy costs (covered)	Doctor's fees (covered)	MRI scans (covered)
Chiropractic costs (covered)	Surgeon's fees (covered)	Medicare Gap (covered)
Any pre-existing defect or sickness (not covered)	Suicide or attempted suicide (not covered)	Engaging in other sports not listed in the schedule (not covered)

WHAT IS THE MEDICARE GAP AND HOW DOES IT APPLY TO MY INSURANCE CLAIM?

If you are injured and received treatment that is listed on the Medicare Benefits Schedule (MBS), this policy is unable to provide reimbursement of those costs. For example, a Doctor's consultation costs you \$90, Medicare reimburses you approximately \$15 according to the MBS. This leaves you \$75 out of pocket which is known as the Medicare Gap.

The Health Insurance Act (Cth) 1973 does not permit any General Insurer to reimburse you for items listed on the MBS including the Medicare Gap. Key Insurance Group recommends you seek further advice from your Private Health Insurer regarding reimbursement of such items. Please refer to www.medicare.gov.au for MBS details.

PERSONAL ACCIDENT INSURANCE CLAIMS - EXAMPLES

The following are examples of potential personal accident claims.

MEDICAL BENEFITS

A player requires ongoing physiotherapy following an injury. As this is a non-Medicare treatment, the player can lodge a claim for reimbursement.

CAPITAL BENEFITS

A player incurs permanent loss of sight in one eye. As this is a permanent injury listed in the policy schedule, the player can lodge a claim for a lump-sum payment.

LOSS OF INCOME BENEFITS

A player, who is normally employed as carpenter, incurs a serious injury that will prevent them from working for more than 7 days. The player may lodge a claim for reimbursement of lost wages to a maximum of \$350 per week.

HOW DO I LODGE A PERSONAL ACCIDENT CLAIM?

Please complete the following steps within 30 days of the injury occurring:

STEP 1: Obtain a Personal Accident Claim Form from Key Insurance Group

STEP 2: Complete all sections of the Claim Form that are applicable to your circumstances

STEP 3: Ensure your TTA membership registration is verified by your Club Administrator

STEP 4: Return your completed Claim Form, within 30 days, to Key Insurance Group:

Table Tennis Australia Claims
Key Insurance Group
Unit 2/279 Lower Heidelberg Road,
Ivanhoe East, VIC 3079

Office: (03) 9497 3551

Tel: 0488 766 767

Email: lee@keyinsurancegroup.com.au

TABLE TENNIS AUSTRALIA

WHO IS KEY INSURANCE GROUP?

Key Insurance Group's mission is to identify and unlock each client's unique insurance and risk management needs and find or develop the products and services that will best address them.

If you require any clarification, documentation, forms or assistance regarding insurance cover or risk management, please feel free to contact us at your convenience. We are here to help.

GENERAL ADVICE WARNING: The information provided in this document is general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the TTA Insurance Program documentation including the Policy Wording. For a copy of the policy wording, please refer to www.keyinsurancegroup.com.au

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