

2009/2010 INJURY INSURANCE SCHEME

WHO IS COVERED? ALL REGISTERED PLAYERS
WHEN ARE YOU COVERED? ENGAGING / PLAYING IN OFFICAL EVENTS ONLY
WHAT COVER APPLIES? THE BENEFITS ARE SUMMARISED BELOW

DEATH & PERMANENT DISABLEMENT

Maximum Benefit \$100,000

Claimable Events

Benefit Payable

Accidental Death	100%
Under 18 Limited to \$10,000	
Permanent Quadriplegia or Permanent Paraplegia	100%
Permanent and Incurable Insanity	100%
Permanent Total Loss of Sight – Both Eyes	100%
Permanent Total Loss of Sight – One Eye	100%
Permanent Total Loss of Use of Both Limbs	100%
Permanent Total Loss of Use of One Limb	100%
Permanent Total Loss of Hearing in Both Ears	100%
Permanent Total Loss of Hearing in One Ear	20%
Permanent Total Loss of Use of Lens in One Eye	60%
Permanent Total Loss of use of 4 fingers	40%
Permanent Total Loss of use of Thumb Either Hand	
One Joint	15%
Both Joints	30%
Permanent Total Loss of use of Fingers Either Hand	
Three Joints	15%
Two Joints	10%
One Joint	5%
Permanent Total Loss of use of Toes Either Foot	
All – One Foot	15%
Great Both Joints	5%
Great One joint	3%
Each Toe	1%
Fractured Leg or Patella with Established Non-union	10%
Shortening of either leg by at least 5cm	7.5%

Any Permanent Disability payment not included in the above
 Will be at the insurers discretion

NON-MEDICARE MEDICAL EXPENSE

Reimburses up to 75% of non-medicare medical expense up to a maximum of \$1,000. Excess payable \$100

STUDENT ASSISTANCE BENEFIT

Reimburses up to 80% of costs incurred or a maximum of \$500 per week for 52 weeks. 7 Day excess Applies

EMERGENCY HOME HELP

Reimburses up to 80% of costs incurred or a maximum of \$500 per week for 52 weeks for domestic home duties. 7 Day excess Applies

LOSS OF INCOME

Reimburses 85% of weekly net income or up to a maximum of \$200 per week for 52 weeks. 7 Day excess Applies

FOR MORE INFORMATION PLEASE CONTACT: -

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HOW TO MAKE A CLAIM

- Report any injury to the administration staff at your centre. This must be done at the time of the injury or a claim may be denied
- Obtain claim form from your centre manager. These forms must be completed and given to your centre for lodging
- Any Queries please contact Markey Insurance Brokers as per the above