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 **Cunningham Lindsey** 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 Physicians 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 Physicians 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.



# Please return this form to - Cunningham Lindsey Australia Pty Ltd, PO Box 1438, Parramatta NSW 2124 Telephone: 1300 723 690 Email: <a href="mailto:sports@cl-au.com">sports@cl-au.com</a>- Facsimile: 02 9633 5521

Player's Name*:									
Postal Address*:								Post Code*:	
Telephone:	Home		Work				Mobile		
Date of Birth*:			Gender M	F	Email				
Normal occupation prior to disablement*:				<u> </u>					
Name of Club, Grade & Team*:				Registration Number*: Po			Position Played:		

# Details of injury

A. Give full descript	ion of injury fror	n which you a	re suffering. Stat	e when, w	here and	l how it h	appened (attach ex	tra page if require	ed).	
Type of Injury*:					w did inju cur?	ıry				
Place where you we										
Date of Injury*:		Time:		Training	: Yes	No		Playing: Yes	No	
B. 1) Have you ever had this, or a similar condition in the past? Yes No										
2) If yes, state nat insufficient space).	2) If yes, state nature of the condition, dates of treatment and names and addresses of treating doctors, hospitals or clinics (attach extra page if insufficient space).									
Condition(s):				Date:			Treated By:			
To be complete	d by the Club	Secretary/	Treasurer*. PI	ease ensu	ure that a	all question	ons have been fully	answered.		
Name of player inju	red									
Grade with the Club	)									
Name of Club										
Socratary/Tropouro	r's Namo							Tolophono		

Secretary/Tre	Secretary/Treasurer's Name					Telephone			
Address							Post Code		
I HEREBY CER	HEREBY CERTIFY THAT the particulars shown on this form are, to the best of my knowledge, true and correct.								
Signature			Date		Witness			Date	
District Administrator's Acknowledgment:		(Signature and Date)			District				
						District:			

# **Details of Non Medicare expenses claimed.** NB Only forward accounts for services which are not subject to a Medicare rebate le. Physiotherapy, Chiropractic, Ambulance, Private Hospitals, Dental etc.

Are y	Are you a member of a private health fund?? Yes No									
lf yes	s, which one?									
Hosp	oital Cover	Yes No	Extras covering dental, physio, etc. Yes No							
Date	of Treatment	Name of Provider	Type of Service	Amount	Health Fund Rebate	Amount Claimed				
a)										
b)										
c)										
d)										

...

...

When did you first	consult a phys	ician for thi	s condition?	*									
When did you beco	ome totally dis	abled (unab	le to work)?	*									
When were you ab	le to again per	form part o	f your occup	oational c	luties?*								
If still totally disabl	ed, when do y	ou expect y	our disability	y to term	inate?*								
When will you resu	me training?*												
Give name and add	dress and perio	od of stay a	t hospital (if	applicab	le):								
Hospital		Address							From			То	
a. Give name and a	ddress and tel	ephone nur	nbers of all a	attending	g physician	s. (attach	extra pag	je if insu	fficien	t space.)			
Name Address							Telephone	9					
b. Give name and address and telephone numbers of usual family physicians. (attach				s. (attach	extra pag	e if insu	fficient	space)					
Name Address							Telephone	9					
Loss of income	oss of income claims												
1. If self employed	(Please attac	h proof of e	arnings over	<sup>.</sup> past 12 r	nonths eg.	Tax Retu	rn)						
Who is your accou	ntant?												
Name	Address							Telephone	9				
2. If employed as a	a wage earner	(To be com	pleted by yo	our emplo	oyer)				1				
I HEREBY CERTIFY	THAT:								has b	een unab	le to atten	nd his/	ner usual
occupation with th	e Company as	a result of a	ın injury/inju	iries suff	ered on								
They have been in	capacitated sir	ıce				and is ex	pected to	/did resi	ume di	uties on			
Their gross basic s	alary (excludir	ıg bonuses,	commissior	and ove	ertime)at th	e date of	injury wa	s - (\$)				k	er week
During this period	of incapacity h	ne/she recei	ved:			_							
a) Normal pay \$		b) Sicl	k pay \$			c) Work	ers Comp	ensatio	n \$				
From	to	From		to		From			to				
Other (please spec	ify) \$								Fro	n		to	
They have been en	nployed since			Their si	ck leave en	titlement	s at date c	of injury	is			c	lays
Name of Company													
Address													
Name of Manager	or Paymaster						Signatur	e					
Telephone				Date				Compa	ny sta	mp			
Are they claiming of If so, please provid		laim any oth	ier form of ii	ncome (e	g. Dept of S	Social Ser	vices, loss	s of inco	me pro	otection in	isurance,	etc.)?	

# **Payment details**

Payment methods (Please note we are not liable for any bank processing fees on the receiver side)

1.	Australian bank a	account		Provide details below	Deposit slip provided
	Bank name			Account name	
	BSB			Account number	
2.	Australian dollar	cheques mailed t	o address above (please provide al	ernate address below	if required)

### Privacy

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 <u>www.qbe.com.au/privacy</u>, 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.

# Payment declaration and authorisation

I hereby authorise Cunningham Lindsey Australia Pty Ltd as agents for QBE payment by EFT into my bank account as specified above. I understand and agree that the following conditions will apply:

- 1. I agree that the payment is made when Cunningham Lindsey Australia Pty Ltd has instructed its bank to credit the nominated account and that I release Cunningham Lindsey Australia Pty Ltd from any further liability in relation to this payment.
- 2. Cunningham Lindsey Australia Pty Ltd is not responsible for any delays in payment or errors due to factors outside its reasonable control, including delays or errors in the financial system or errors in the supplied account details.
- 3. I agree to Cunningham Lindsey Australia Pty Ltd collecting, holding and maintaining the following personal information to authorise payments to my nominated bank account. I agree to Cunningham Lindsey Australia Pty Ltd disclosure of this information, to Cunningham Lindsey Australia Pty Ltd 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 the wrong account.

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

Attending Physicians Statement* (The insured is responsible for completion of this form without expense to the company)										
Patient's Name					Gender	М	F			
Address										
What is disabling th	he patient? (Please give a complete diagnosis of this	conditi	on)							
HISTORY:										
	tient first receive medical treatment?									
	vious history of this or a similar condition?	Yes	No							
	condition and advise when previous treatment giver									
3. a) How long have	e you known the patient?									
	gular general practitioner? If no please advise who is	?	L	Yes No						
If injury	etient wither the initial O									
	atient suffer the injury? circumstances surrounding the injury?									
If disability										
1. Patient's occup										
	atient stop working due to the injury?									
<ol> <li>If patient still dis</li> <li>a) some duties</li> </ol>	sabled, when will the patient be able to commence a		b) full duties							
	covered, when was the patient able to resume.		b) full duties							
a) some duties			b) full duties							
a, come duties		'								

Treatment of present condition							
1. When were you consulted?							
a) initially?		b) most recently?					
2. How often has the patient consulted you?							
3. Was the patient admitted to hospital?	Yes No						
If yes please advise Hospital Name							
Address							
Period of admission	From			to			
4. Was confinement in a convalescent home necessary after hos	pitalisation?	Yes No					
If yes please give details.							
5. What are the current subjective symptoms.							
6. Please give results of any objective findings.							
a) X-rays							
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	lition?	Yes No				
If yes please advise nature of underlying conditions and how the	ey affect curr	ent disability and recove	ery.				
Has the 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?							
Are there any further remarks which may assist in assessing this	condition?						

Treatment of present condition		
Is there any permanent disability present? Yes No		
If yes, please explain giving estimated percentage of loss of fu	inction.	
Name (please print name):	Address:	Telephone:
Signature:	Professional qualifications:	Date:
Signature:	Professional qualifications:	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 <u>www.gbe.com.au/privacy</u>, 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 understand the claim may be refused if information is not true or withheld.
- I authorise Cunningham Lindsey Australia Pty Ltd as agents for 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.
- 3. 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.

Medical Authority: I authorise any hospital, physician or other person who attended me, to give Cunningham Lindsey Australia Pty Ltd as agents for QBE or its representatives 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)	Date	
Please print name*:		

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