Benefit
Reimbursement up to 75% of Non-Medicare medical costs, up to a maximum of $1,000 per injury.

Excess
$75 excess for each and every claim.

Conditions
(i) If a member belongs to a private health fund, they must claim from that fund first.
(ii) Non-Medicare medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

3) Loss of Income
This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

Benefit
80% of your income up to a maximum of $350 per week whichever is the lesser.

Excess
There is no benefit claimable for the first 14 days that you are away from work as a result of injury.

Benefit Period
52 weeks from the date of injury.

Other benefits payable but not detailed in this brochure:
- Fractured Bones Benefit
- Home Help Student Benefit
- Tutorial Benefit
- Dental Injury Benefit

HOW TO MAKE A CLAIM
Personal Accident Insurance
- A claim form will need to be completed and submitted as soon as possible. A copy is available from V-Insurance Group upon request
- Please return your completed claim form and supporting documentation to Fullerton Health Corporate Services (claim handling service) via email: liberty@fullertonhealthcs.com.au; or mail: Level 10, 33 York Street SYDNEY NSW 2000
- For assistance in completing your claim form, please contact V-Insurance Group on (02) 8599 8660 or 1300 945 547 (local call cost only)

PROFESSIONAL INDEMNITY & PUBLIC LIABILITY
In the event of a liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify any incidents (02) 8599 8660 or 1300 945 547 (local call cost only).

OTHER INSURANCE
Additional Insurance policies are in place for qualifying members, these include;

- Management Liability (Directors & Officers Liability)

Please contact HA or V-Insurance Group for further details.

ENQUIRIES?
Should you have any enquiries about this insurance program please contact V-Insurance Group Pty Ltd;

Level 25, 123 Pitt Street, SYDNEY NSW 2000
Phone (02) 8599 8660 or local call cost only 1300 945 547
Fax (02) 8599 8661
Email sports@vinsurancegroup.com

www.vinsurancegroup.com

IMPORTANT NOTES
1) This summary of cover provides factual information about the HA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting HA or by visiting: www.vinsurancegroup.com

2) This insurance program commenced on 30 April 2019 and expires on 30 April 2020.

3) V-Insurance has arranged the Personal Accident insurance program on a group basis without taking into account individual circumstances. This policy provides benefits to members of HA who through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover of benefit for every loss that occurs. Federal Government Legislation prevents insurance companies for paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to this Personal Accident insurance all members are encouraged to consider taking out Private Health insurance, Income Protection Insurance and Life insurance if their individual circumstances require it.

4) This insurance is arranged on a group basis for all HA insured persons/entities and does not take into account each individuals particular circumstances.

5) HA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.

6) The Public Liability and Professional Indemnity insurer is Sports Underwriting Australia, the Personal Accident insurer is Liberty International Underwriters and the Management Liability insurer is Berkley Insurance Australia.

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No 432898 is a corporate authorised representative of Willis Australia Pty Ltd ABN 90 000 321 237, AFSL No 240600.