



JANUARY 2020

Cycling Australia Personal Injury Insurance Ride Plus + Members & Competitors

Who is Covered?

Affiliated cycling clubs, financial members, temporary members (for events), accredited coaches, event promoters and race directors whilst working for and on behalf of Cycling Australia.

When am I Covered?

- During official functions, events and competitions of Cycling Australia
- Whilst participating in organised social or fundraising activities
- Doing voluntary work on behalf of my club
- When I sustain an injury during any or all bike riding activities 24 hours a day (excluding whilst competing in an event/race that is not endorsed by Cycling Australia)
- Travelling directly to or from a cycling activity from my house or place of employment

Benefits

The personal injury cover offered to all insured persons includes:

NON-MEDICARE MEDICAL

- 85% reimbursement
- \$5,000 maximum per claim
- \$75 excess
- Nil excess with Private Health Insurance.

LOSS OF INCOME

- 85% reimbursement
- Up to \$500 per week
- 21 day waiting period
- 52 week benefit period

CAPITAL BENEFITS

- Up to \$50,000 maximum

QUADRIPLEGIA/PARAPLEGIA

- Up to \$100,000 maximum

PERSONAL INJURY COVER CAN PAY FOR NON-MEDICARE MEDICAL EXPENSES

'Non-Medicare' means medical costs that can't be claimed through Medicare. Items include physio, chiro, dental, ambulance transport and private hospital accommodation.

PERSONAL INJURY COVER IS NOT PRIVATE HEALTH INSURANCE

It is law that Medicare items can't be claimed on Personal Injury cover. These items can be claimed on Private Health Insurance and include services such as doctors and surgeons.

PERSONAL INJURY COVER IS NOT INTENDED TO BE LIFE INSURANCE

Personal Injury cover is a policy for injuries occurring due to an accident. It is not a sickness or illness policy.

Recommendations

It is strongly recommended that all riders, volunteers and other members investigate their personal insurance needs. It is important to consider the benefits of:

- Private Health Insurance
- Life Insurance

Making a Claim

NON-MEDICARE MEDICAL CLAIMS

- **Step 1:**
Access a current claim form from the Marsh website or alternatively contact Marsh directly on 1300 130 373
- **Step 2:**
Complete all relevant sections of the claim form
- **Step 3:**
Send your claim form directly to the Insurer (SLE Worldwide): claimsenquiries@sleworldwide.com.au; or PO Box H308, Australia Square NSW 1215

Must be within 180 days from the date of injury

- **Step 4:**
SLE will confirm receipt of your claim and provide you with a claim number, or contact you should they require more Information

QUICK NOTE

MRI scans are generally claimable through Medicare, however sometimes the referrer and/or provider is not registered with Medicare. In this case, you can claim through your Personal Injury policy.

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Important Information

- Send ONLY original receipts (unless retained by your Private Health Fund) and keep a copy for yourself
- Claim on your Private Health Insurance FIRST (if you have Private Health Cover) and send their Statement of Payment in with your claim form
- The Health Insurance Act 1973 (Cth) does not permit reimbursement of any costs associated with Medicare (including the Medicare Gap)
- All treatment must be certified as 'necessary' by your treating physician
- Do not wait for all treatments to be completed before sending your claim form. Treatments may continue even after you have submitted your claim form

Loss of Income Claim

Complete Steps 1-4 as detailed above

Important Information

- A 21 day elimination period applies which means you must be off work for at least 21 days before any payments can be made
- You must be in permanent or regular casual employment at the time of your injury
- Your loss of income claims must be covered by a Medical Certificate for each period away from work

WHAT IS GENERALLY COVERED

- Physio
- Chiro
- Dental
- Ambulance Transport
- Private Hospital Accommodation

WHAT IS GENERALLY NOT COVERED

- Doctor's Fees
- Surgeon's Fees
- Anaesthetist Fees
- X-rays
- Public hospital costs
- MRI Scans

YOU CAN'T CLAIM IF YOU

- Play against medical advice
- Have a pre-existing injury
- Are under the influence of alcohol or drugs
- Are involved in a criminal act
- Have a pre-existing illness or disease (i.e. cancer, heart condition)