

# SUMMARY OF INSURANCE FOR 3x3 Hustle

## PERSONAL ACCIDENT PROGRAM 2018/2019



V-INSURANCE  
GROUP

3x3  
HUSTLE

### INTRODUCTION

V-Insurance has worked closely with 3x3 Hustle to design this Personal Accident insurance policy for its members. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned by 3x3 Hustle. These activities include 3x3 Hustle events only. This brochure is a summary of the cover only. If additional cover is required to this standard cover please contact V-Insurance Group for an individual quotation.

### WHO IS INSURED?

This program covers 3x3 Hustle and its registered members including their Volunteers, Umpires/Referees, Coaches, Trainers and Officials.

### PERSONAL ACCIDENT INSURANCE

#### SCOPE OF COVER

Coverage applies whilst members are participating in sanctioned 3x3 Hustle activities. These activities include 3x3 Hustle events only.

This section provides cover for members aged between 2 and 80 years of age.

### BENEFITS

The main benefits under the Personal Accident policy are listed below:

#### 1) Death & Permanent Injuries

A lump sum benefit is payable in the event of an Accidental Death or a Permanent Disability. The scale of benefits is defined in the policy. The maximum benefit payable is \$250,000.

#### 2) Non-Medicare Medical Expenses

This covers insured persons for NON-MEDICARE medical expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover. Note: Only NON-MEDICARE items are claimable (ie the "Medicare gap" is not claimable due to government legislation).

The most common "Non-Medicare" expenses include:

- Private Hospital Bed & Theatre Fees
- Ambulance
- Physiotherapy
- Dental
- Chiropractic
- Osteopathy

Medical expenses that are covered by Medicare (ie not covered by this sports injury policy) include:

- Doctor's Fees
- Anaesthetist's Fees
- Surgeon's Fees
- X-rays

### Benefit

Reimbursement up to 90% of Non-Medicare medical expenses, up to a maximum of \$2,000 per injury (higher limit applies for volunteers). 100% of Ambulance fees are reimbursable up to the above limit.

### Excess

\$50 excess applies to each injury. Nil excess applies if you claim on a Private Health fund. Nil excess also applies to Ambulance claims.

### Conditions

1. If a member belongs to a private health fund, they must claim from that fund first.
2. 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

100% of your income up to a maximum of \$250 per week whichever is the lesser (higher limits for volunteers apply).

### Excess

There is no benefit claimable for the first 7 days that you are away from work as a result of injury.

### Benefit Period

52 weeks from the date of injury.

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Address Level 25, 123 Pitt Street, Sydney NSW 2000

Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

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#### 4) Student Tutorial Benefit

Pays 80% of actual expenses incurred for home tutorial by a qualified tutor up to \$200 per week to assist the full time student.

#### Excess

There is no benefit claimable for the first 7 days that you are away from your place of learning as a result of injury.

#### Benefit Period

52 weeks from the date of injury.

#### 5) Domestic Help Benefit

Pays 80% of actual and reasonable expenses incurred for the services of a recognised and licensed provider of domestic home help services up to \$200 per week.

#### Excess

There is no benefit claimable for the first 7 days.

#### Benefit Period

52 weeks from the date of injury.

Further details relating to the above benefits as well as the policy conditions are contained in the Arch Insurance Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact 3x3 Hustle. Policy Number - 500000/08/2018/1153

#### HOW TO MAKE A CLAIM PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible. Please contact 3x3 Hustle or the Event Organiser to obtain a claim form.
- The declaration on the claim form needs to be signed by your 3x3 Hustle Event Organiser.
- Once you have completed your claim form, please forward to Fullerton Health. They handle all claims for the insurer.

Their contact details are as follows:

Fullerton Health Corporate Services

Level 10, 33 York Street, Sydney NSW 2000

Phone (02) 8256 1770

Fax (02) 8256 1775

Email [claims@fullertonhealthcs.com.au](mailto:claims@fullertonhealthcs.com.au)

#### ENQUIRIES?

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

Level 25, Angel Place, 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](mailto:sports@vinsurancegroup.com)



[www.vinsurancegroup.com](http://www.vinsurancegroup.com)

#### IMPORTANT NOTES

1. This summary of cover provides factual information about the 3x3 Hustle Insurance Program. This information is only a summary of the cover provided. The policy with full conditions is available by contacting 3x3 Hustle or V-Insurance Group.
2. This insurance program commences on 24 November 2018 and expires on 24 November 2019.
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 3x3 Hustle 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 a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from 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. 3x3 Hustle is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
5. The insurer for the Personal Accident program is Arch Insurance.

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



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