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PERSONAL INJURY CLAIM FORM

Completed claim forms are to be sent to;

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

3x3 HUSTLE

SUMMARY OF INSURANCE COVER

Death & Permanent Disablement

A lump sum benefit is payable in the event of Death or a Permanent Disability. The scale of benefits is defined in the policy. The Death benefit is \$100,000 for members aged 18-75 or \$20,000 for persons under 18 years of age or over 75 years of age.

Non-Medicare Medical Expenses

Reimburses up to 90% of Non-Medicare medical expenses up to a maximum of \$2,000 (\$5,000 for Volunteers) with Ambulance Transport costs reimbursed 100% up to the maximum benefit limit. Claimable expenses are private hospital bed and theatre fees, ambulance, dental, physiotherapy etc, net of any recoveries from private health insurance – subject to a nil excess for claimants who are covered by private health insurance or \$50 for claimants who do not have private health insurance. Cover is limited to expenses incurred within 12 months from the date of injury.

Student Tutorial

Reimburses up to 80% of costs incurred up to a maximum of \$200 per week for home tuition by a qualified tutor if the injury stops the Insured Person from going to their external tutor outside the home for up to 52 weeks with a 7-day excess period.

Domestic Help Benefit

Reimburses up to 80% of costs incurred up to a maximum of \$200 per week for a recognised and licensed home help service if the Injury stops the Insured Person from usual and normal duties as a homemaker (or sole provider for dependent children). Usual and normal duties include child-minding, cleaning, cooking, school pick up and drop offs for up to 52 weeks with a 7-day excess period.

Loss of Income

Weekly Benefit is 100% of earnings, if you are prevented from working in your occupation as a result of your injury, up to a maximum of \$250 per week, whichever is the lesser amount (higher limits apply for volunteers). The benefits period is 52 weeks from the date of injury and the excess is 7 days.

Funeral Benefit

The insurer will pay up to an additional \$10,000 for funeral expenses in the event of the Death of the Insured Person where the Death is covered by this Policy.

Important Notes

This insurance cover is underwritten by:-

Arch Underwriting at Lloyd's (Australia) Pty Ltd
Level 4, 68 York Street, Sydney NSW 2000
ABN 51 051 374 228

1. This summary of cover provides factual information about the 3x3 Hustle Insurance Program.
2. This information is only a summary of the cover provided. The policy with full conditions is available by contacting 3x3 Hustle or visiting www.3x3hustle.com
3. This insurance program commences on 24 November 2018 to 24 November 2019.
4. V-Insurance facilitates this insurance program which provides benefits to those registered 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 or 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 these policies all members and officials are encouraged to take out private health insurance.
5. You can't claim for any services where you receive a rebate from Medicare.
6. Submit only original receipts with your claim form. We recommend you retain a copy of all receipts and your claim form for your records.
7. Claim through your Private Health Fund first, where possible.
8. 3x3 Hustle is not and does not represent itself as a registered insurance broker by endorsing the products outlined in this claim form.

www.vinsurancegroup.com

HOW TO MAKE A CLAIM

Dear 3x3 Hustle member,

Please find attached a claim form. Before lodging this form, please ensure all sections are fully completed. Failure to complete all sections of this form properly may delay settlement of your claim.

1. Only one claim form (per injury) is required. A claim form should be completed and submitted as soon as you become aware that you will be making a claim. You do not have to wait until after you have completed treatment for your injury to lodge your claim form.
2. Please ensure that you fully complete pages 4, 5, & 6 and sign and date the Declaration.
3. For claims involving Loss of Income:
 - a) You must complete page 7 and have your employer/salary officer complete page 7. If self-employed, you must have your accountant complete these details;
 - b) You must attach at least two payslips including the most recent full period pre-Injury.
 - c) Have your Attending Physician complete the page titled "Doctor's Statement" on page 11. This may be completed by a Physiotherapist for minor injuries only.
4. For claims involving Non-Medicare medical expenses:
 - a) Medical treatment must be certified necessary by an attending physician and incurred within Australia. (An attending physician includes a general practitioner, physiotherapist, chiropractor or dentist).
 - b) Have your Attending Physician complete the "Attending Physician" statement on pages 9 & 10.
5. Please attach all itemised receipts (be sure to copy them before you claim with your health fund as they will retain the original). Hospital claims must be accompanied by an itemised Invoice, not just the estimate. If treatment is covered by your Private Health Fund please send their rebate advice with a copy of the relevant account/invoice.

Please note:

No cover is provided for Surgeons, Anaesthetists, Doctors, X-rays or other accounts which are partly covered by Medicare. The Australian Health Insurance Act does not permit the insurer to contribute to any charges covered by Medicare (including the Medicare Gap).

The insurer will pay a percentage of the amount, as indicated in the Policy schedule, for private hospital bed and theatre fees, dental, ambulance (if not otherwise covered), chiropractic, physiotherapy, osteopath, naturopath, massage and pay for orthotics prescribed by a surgeon to aid recovery.

Subject to the Insurance Contracts Act 1984 any treatment rendered necessary by injury must be completed within 12 calendar months from the date of such injury occurring.

9. Once you have fully completed all sections of the claim form, please have your 3x3 Hustle Official complete and sign page 5 and confirm your injury occurred during a sanctioned activity.
10. Once you have completed your claim form, please forward to Fullerton Health Corporate Services. They handle all claims for the insurer.

Fullerton Health Corporate Services

Level 10, 33 York Street Sydney NSW 2000

Phone +61 2 8256 1770

Fax +61 2 8256 1775

Email claims@fullertonhealthcs.com.au

11. Reimbursement will be paid to you directly by Fullerton Health Corporate Services by deposit into your nominated bank account.
12. Once your claim is registered, you can submit ongoing receipts via Fullerton Health. Fullerton Health can also be reached on the above contact details should you wish to make enquiries relating to the progress of your claim.
13. If you have any further queries relating to your claim or the cover in place, please do not hesitate to call the V-Insurance Group Team on ph: (02) 8599 8660 or 1300 945 547.

PERSONAL ACCIDENT CLAIM FORM

CLAIMANT DETAILS

Team Name:	Hustle Pass Number:	Event Name:
Claimant's Name:		
Age Group/Grade:		
Gender (please tick): <input type="checkbox"/> Male <input type="checkbox"/> Female	Occupation:	Date of Birth: / /
Address:	State	Postcode
Email:		
Phone Number (Work): ()	Home: ()	
Mobile Number:		
Please tick the category applicable <input type="checkbox"/> Player <input type="checkbox"/> Official <input type="checkbox"/> Coach <input type="checkbox"/> Referee <input type="checkbox"/> Volunteer <input type="checkbox"/> Other If Other, please advise _____		

DECLARATION AGREEMENT AND AUTHORISATION BY CLAIMANT

I _____ (insert name) solemnly and sincerely declare that the information provided in this claim form and any attachments which I have provided, is true, correct and complete in every detail. I agree that if I made any false or fraudulent statements, or have concealed information of a material nature relevant to the assessment of my claim, that all benefits under this policy shall be forfeited.

I hereby authorise Arch Underwriting and their claims managers, Fullerton Health Corporate Services, to collect and disclose information about me from and to the Health Insurance Commission, any insurance company, any hospital, physician, medical practice, any medical services provider, any past or present employer, investigators, insurance reference bureau, financial institutions including banks, the Taxation Department or my accountant with respect to any sickness, injury, medical history, consultation, treatment including prescription of medication, copies of hospital medical records and tests and reports, medical practice records, vocational and employment records from past and present employer, copies of accounts and accountants statements including my taxation returns and assessments.

I consent to the collection, use and disclosure of personal information by Arch Underwriting and their service providers in order to assess the claim. Arch Underwriting complies with the obligations of the Privacy Act 2001 and the principals laid out in our privacy policy which is readily available upon request.

Signature of Claimant _____ Date _____
(or Legal Guardian if under 18 years of age)

Name of Guardian: _____

DECLARATION BY EVENT ORGANISER

Name of Hustle Organiser:	Name of Franchise/Official making this statement:
Official Position:	Telephone Number: () Email:
Address	State Postcode
I, the above mentioned 3x3 Hustle Official, confirm that the claimant was a registered and Financial member of 3x3 Hustle and was an insured person as identified in the Personal Accident Insurance with Arch Underwriting Limited at the time of the accident, that the information contained in this statement is true and correct, and to the best of my knowledge and belief the information referred to in this claim form is true and correct.	
Do you have any comments in relation to this claim? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please detail below _____	
Dated: / /	Signature of Event Organiser:

ACCIDENT DETAILS

Describe how the accident happened? _____ _____ _____	
Describe your injury?	
When did your accident occur? Date: / / Time: am/pm	
Please provide the address of where the injury occurred?	
State the name of any one witness to the injury:	Address of Witness:
Person to whom accident/incident reported?	Date and time reported? Date: / / Time: am/pm
Brief summary of treatment/action taken at the time of the accident/incident?	
Was hospitalisation required?	If yes, please advise the name of hospital?
If admitted into hospital, how long were you there?	Name of person who gave treatment?

Advise when you did (or expect to):	Cease work/normal activities	_____
	Cease training	_____
	Cease participating	_____
	Resume work/normal activities	_____
	Resume training	_____
	Resume participating	_____
Have you ever had this injury (similar injuries) in the past? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, please advise when?

The following information is required for 3x3 Hustle research to assist with Risk Management, answering these questions will not affect your claim

Where did your injury occur? (please tick)	Indoor	<input type="checkbox"/>
	Outdoor	<input type="checkbox"/>
What type of team were you playing in?	Women's	<input type="checkbox"/>
	Men's	<input type="checkbox"/>
	Mixed	<input type="checkbox"/>
	Youth	<input type="checkbox"/>
Surface at point of injury? (please tick)	Timber	<input type="checkbox"/>
	Synthetic	<input type="checkbox"/>
	Concrete / Asphalt	<input type="checkbox"/>
	Other, please advise	<input type="checkbox"/>
	
Weather conditions? (please tick)	Fine	<input type="checkbox"/>
	Rain	<input type="checkbox"/>
	Showers	<input type="checkbox"/>
	Extreme Heat	<input type="checkbox"/>
	Extreme Cold	<input type="checkbox"/>
Surface Conditions? (please tick)	Wet	<input type="checkbox"/>
	Dry	<input type="checkbox"/>
	Other, please advise	<input type="checkbox"/>
	

LOSS OF INCOME

(ONLY COMPLETE THIS SECTION IF YOU ARE CLAIMING FOR LOSS OF INCOME)

(please tick the box)

Yes No

1. Can compensation be claimed under worker's compensation or any other insurance including Loss of Income?		
2. Have you ever made any previous claims in respect to personal accident insurance or any other similar insurance?		
3. Have you engaged in any other income earning employment since you have been injured?		

THE FOLLOWING SECTION MUST BE COMPLETED BY YOUR EMPLOYER/SALARY OFFICER. IF SELF EMPLOYED, PLEASE HAVE YOUR ACCOUNTANT COMPLETE THESE DETAILS.

Name of employer:	Telephone Number: ()	Fax Number: ()
Address of employer:		State Postcode
Date ceased work due to injury: / /	Date expected to resume normal duties: / /	
Employee weekly salary as at date of injury: Average Gross Base Salary \$..... per week <small>Base salary, exclusive of overtime, allowances, bonuses & commissions If self employed, provide average weekly salary based on 12 month period directly prior to injury. A copy of your latest taxation return is also to be provided as proof of earnings for self employed persons.</small>	Date commenced employment with company: / /	

Income Definition:

Self Employed Full Time Part Time Casual

During the period of incapacity the employee has received

\$..... Normal Pay	From/...../.....	to/...../.....
\$..... Sick Pay	From/...../.....	to/...../.....
\$..... Worker's Compensation	From/...../.....	to/...../.....
\$..... Other (please specify)	From/...../.....	to/...../.....

Has the employee returned to work? Yes /...../..... No

Has the employee lodged or intending to lodge a Workers Compensation Claim? Yes No

A. IF EMPLOYED

Salary officer's name:	Phone Number: ()
	Email:
Salary officer's signature:	Date: / /
Company Stamp:	ABN/ACN:

B. IF SELF EMPLOYED

Accountant's name:	Phone Number: ()
Accountant's signature: Accountant's Company Stamp:	Date: / /

NON MEDICARE MEDICAL EXPENSES

(ONLY COMPLETE THIS SECTION IF CLAIMING FOR THESE EXPENSES)

Do not attach accounts paid or part paid by Medicare. The Australian Health Insurance Act does not permit us to contribute to any charges covered by Medicare (including the Medicare gap).

Are you a member of an Ambulance Service? Yes No

Are you a member of a Private Health Fund? Yes No

If yes, please provide details

Hospital Cover? Yes No

Extra's covering, Physio etc Yes No

Itemised accounts and receipts must be submitted together with details of Benefits from any Private Health Insurance.

NAME OF PROVIDER	NATURE OF SERVICE E.G DENTAL PHYSIOTHERAPY ETC	DATE OF SERVICE	CHARGE	PRIVATE HEALTH FUND RECOVERY (IF APPLICABLE)	AMOUNT CLAIMABLE
Less Excess (if applicable)					
TOTAL AMOUNT OF CLAIM					

If claiming physiotherapy or other specialist treatment, please provide the name and address of referring doctor:

Name of Doctor:

Address:

Office use only
Policy Number: _____
Claim Number: _____

SPORTS INJURY ATTENDING PHYSICIAN'S REPORT

IMPORTANT

- IMPORTANT**
1. **The patient is responsible for any fee for this statement.**
 2. **This form can only be completed by the treating Medical Practitioner, Surgeon (Physiotherapist may complete for minor injuries only).**
 3. **If "Yes" answered to any of the following, please give details.**
 4. **Dashes or blank spaces are not acceptable.**

TO BE COMPLETED BY THE ATTENDING PHYSICIAN

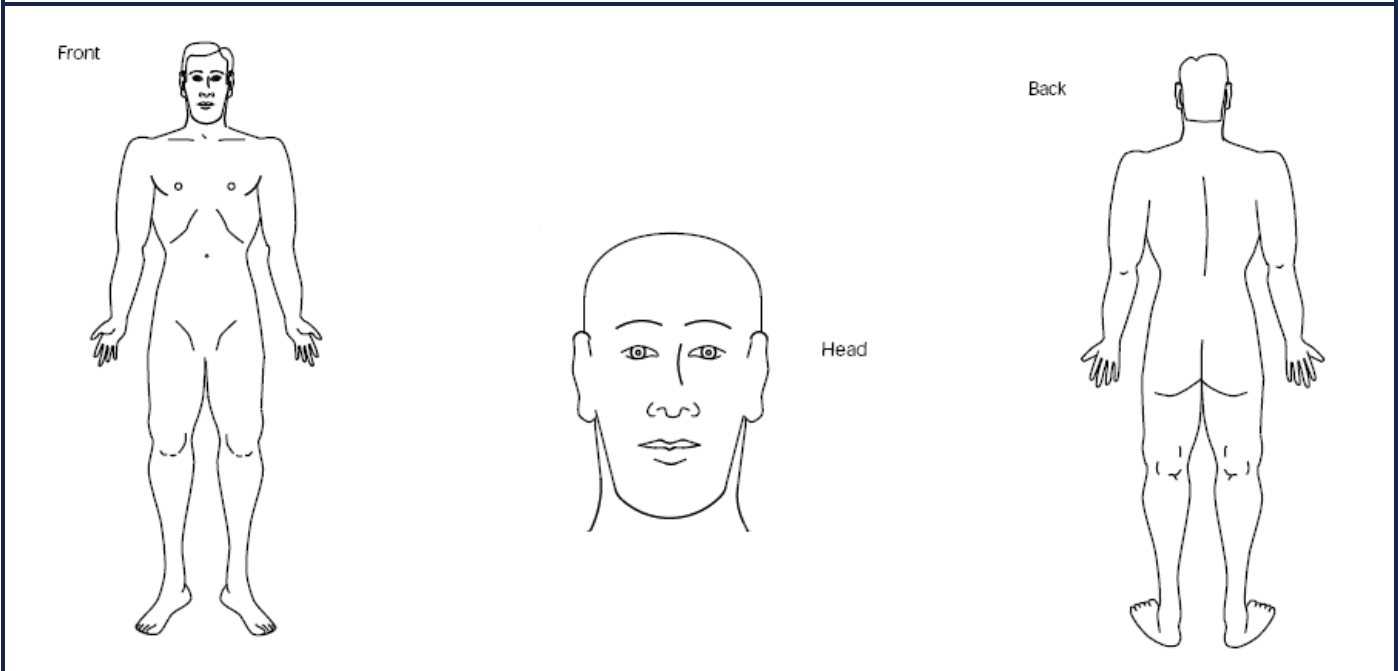
Patient's Full Name:	How long have you known the patient?
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What date were you first consulted by the patient in connection with the present injury? / /

Patient's Occupation:

Are you the patient's regular general practitioner? Yes No
 If not, please advise who is.....

What is the exact nature of the present injury? (Please detail symptoms and diagnosis)



Do you consider the patient's injury to be a new injury? Yes No
 A recurrence of an old injury? Yes No
 If yes, please state condition and advise when previous treatment was given.....

Have you referred the patient to any other services or treatment? Yes No
 Please specify the type and approximate number of treatments required:
 Physiotherapy
 Chiropractic
 Other
 Have any surgical procedures been performed? If yes, please specify.....

 What surgical procedures are contemplated?
 Are there any further remarks which may assist in assessing this condition?

 Is there any permanent disability at present? Yes No
 If yes, please explain giving estimated percentage loss of function

Was the patient obliged to cease work? Yes No
 If Yes, from/...../.....
 If so, when do you expect the patient to resume: Some duties
 Full duties
 What date do you advise the patient may return to basketball?

Does the patient have any congenital defects or chronic diseases? Yes No
 If yes, please give dates, name of treating doctor and describe

If the patient has been hospitalised, please give name of hospital and dates hospitalised:
 Name of Hospital: _____ Date Admitted _____ Date Released _____
 / / / /

CERTIFICATION BY ATTENDING PHYSICIAN

I hereby certify I have personally examined the above named patient and in my opinion the statements made in the Accident details section of this claim form are consistent with the patient's injury.

Name: Telephone Number: ().....
 Fax: ()..... Email:
 Address:
 Signature: Qualifications:.....
 Date:

METHOD OF PAYMENT

Should a benefit be payable for this claim, payments will be made by Electronic Funds Transfer (EFT) to a nominated bank account

Please complete the details below.

BANK ACCOUNT DETAILS

BSB number (all 6 digits are required here)

Account Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Account Holder's Full name: _____

Bank, Credit Union, Building Society name: _____

Branch: _____

DECLARATION

I hereby authorise Fullerton Health Corporate Services as agents of Arch Underwriting Limited to make any payments to the policy holder by Electronic Funds Transfer (EFT) into the above bank account. I understand and agree that the following conditions will apply:

- I agree that the payment is made when Fullerton Health Corporate Services has instructed its bank to credit the nominated account and that we release Fullerton Health Corporate Services from any further liability in relation to this payment.
- Fullerton Health Corporate Services 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.
- I agree to Fullerton Health Corporate Services collecting, holding and maintaining the following personal information to authorise payments to my nominated bank account. I agree to Fullerton Health Corporate Services disclosure of this information, to Fullerton Health Corporate Services 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 a wrong account.
- 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.
- I agree that my personal information may also be shared with 3x3 Hustle's insurance brokers, V-Insurance Group.

Signature: _____

Date: _____

Print Name: _____