

# Optional Loss of Income Top-Up Cover for Individuals

## 2024 Football NSW's Group Personal Accident Program

The Individual optional Loss of Income Top-Up Cover Policy for Football NSW covers all appropriately registered players and/or non-playing officials including team managers, referees, trainers, coaches, masseurs, committee members, directors, officer bearers, administrators, employees, executive officers, selectors, ball persons, match commissioners, medical persons, physiotherapists, ambulance officers, voluntary workers and other match day officials of the Insured that are injured whilst engaged in activities sanctioned by Football NSW.

Currently the Loss of Income Policy benefit under the master Policy is up to a maximum of \$250 per week.

Subject to the policy wording and eligibility criteria, the Top-Up Cover increases the Weekly Injury benefit to the maximum amounts set out below:

- To a maximum of \$500 per week, or;
- To a maximum of \$750 per week

The Top-Up coverage is for a maximum of 52 weeks and a 7-day elimination period applies.

### Elimination Periods:

The Elimination Period means that the injured person must lose the nominated number of days income (7-days) due to the injury before a loss of income claim is payable.

Cover applies whilst participating in official football matches as well as:

Organised training, travelling between home/work and training or games, staying away from home for a tour, administrative, and social activities for your club.

### How much does it cost?

Below is the premium payable for the \$250 per week Loss of Income Top-Up (up to a maximum of \$500 per week) cover.

Football NSW	
Base Premium	\$180.00
Total (incl. charges)*	\$235.40

\*all rates on this form are inclusive of all government charges, GST and processing fees

### How do I Purchase Loss of Income Cover for Individuals?

Apply here: <https://football-top-up.rfgateway.com.au/>

1. Complete the online application form. The form will be reviewed by Gow-Gates Insurance Brokers
2. Gow-Gates Insurance Brokers will submit the application to Sportscover Australia Pty Ltd (the insurer)
3. The Loss of Income Policy is only valid upon confirmation from Sportscover Australia Pty Ltd. The Policy is subject to 14 day credit terms.

### Important Documents

Please ensure you read all important documents including the Target marketing Determination (TMD) and Combined Product Disclose Statement and Policy Wording before deciding if this product is suitable, as your personal circumstances have not been considered.

- Top Up Cover Target Market Determination: [Sportscover-TMD-Personal-Accident.pdf](#)
- Top Up Cover Policy Wording: [Player Accident Wording](#)

\$250 p/w Top-Up Cover		\$500 p/w Top-Up Cover
Insurer	Sportscover	Sportscover
Eligibility Questions	<ol style="list-style-type: none"> <li>1. Do you currently have Full Time employment as per the definition of the <u>Fair Work Ombudsman</u>? Y/N</li> <li>2. Are you a resident of Australia? Y/N</li> <li>3. Are you currently a registered member of one of the State or Member Federations? Y/N</li> <li>4. Are you over the age of 18 years? Y/N</li> <li>5. Have you had any injuries in the last 3 years regardless if it is from football or non-football related activities? Y/N If Yes, please advise</li> </ol>	<ol style="list-style-type: none"> <li>1. Do you currently have Full Time employment as per the definition of the <u>Fair Work Ombudsman</u>? Y/N</li> <li>2. Are you a resident of Australia? Y/N</li> <li>3. Are you currently a registered member of one of the State or Member Federations ? Y/N</li> <li>4. Are you over the age of 18 years? Y/N</li> <li>5. Have you had any injuries in the last 3 years regardless if it is from football or non-football related activities? Y/N If Yes, please advise</li> <li>6. What is your current occupation?</li> </ol>
Pricing	Base Premium of \$180 (plus government charges, GST and fees)	<p>Minimum Base premium of \$360 (plus government charges, GST and fees)</p> <p>Please note: The insurer retains the right to adjust premiums based on your occupation and injury history.</p>

## Examples

Xavier plays for Gow-Gates FC and satisfies that above eligibility criteria for the \$250 p/w Loss of Income Top-Up Coverage. Xavier unfortunately injures himself at a sanctioned training session and is unable to work for seven (7) weeks directly following his date of injury as he undertakes surgery and subsequent rehabilitation.

His Loss of Income claim is as follows:

- 7-day excess period = NIL
- Six (6) weeks incapacitated @ Standard Policy Benefit Limit (6 x \$250) = \$1,500
- Six (6) weeks incapacitated @ Top-Up Cover Benefit Limit (6 x \$250) = \$1,500

Total Loss of Income Benefit Payable = \$3,000

Owen plays for Gow-Gates FC and applied for the \$500 p/w Loss of Income Top-Up Coverage. Owen works as a financial planner and broke his ankle two years ago. He has fully rehabilitated from his earlier injury. After his application was referred to his insurer, it was deemed Owen satisfied the eligibility criteria and the Policy was inceptioned.

Owen unfortunately injures himself at a sanctioned training session and is unable to work for three (3) weeks directly following his date of injury as he undertakes surgery and subsequent rehabilitation.

His Loss of Income claim is as follows:

- 7-day excess period = NIL
- Two (2) weeks incapacitated @ Standard Policy Benefit Limit (2 x \$250) = \$500
- Two (2) weeks incapacitated @ Top-Up Cover Benefit Limit (2 x \$500) = \$1,000

Total Loss of Income Benefit Payable = \$2,000

Ed plays for Gow-Gates FC and applies for the \$500 p/w Loss of Income Top-Up Coverage. Ed works as a roof tiler and satisfies all eligibility criteria.

Ed unfortunately injures himself at a golf course on the weekend. He is unable to work for three (3) weeks directly following his date of injury as he undertakes surgery and subsequent rehabilitation.

His Loss of Income claim has been declined as Ed did not sustain the injury at a sanctioned event.