

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 85% of Non-Medicare medical costs, up to a maximum of \$7,500 per injury.

Excess

\$100 excess applies to each injury. Nil excess applies if you claim on a Private Health Fund.

Conditions

- If a member belongs to a Private Health Fund, they must claim from that fund first.
- 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

85% of your income up to a maximum of \$250 per week whichever is the lesser.

Excess

There is no benefit claimable for the first 28 days that you are away from work as a result of injury.

Benefit Period

52 weeks from the date of injury.

OTHER BENEFITS INCLUDED BUT NOT LISTED ARE:

- Domestic home help—non income earners
- Parent’s inconvenience benefit
- Rehabilitation benefit
- Funeral expenses
- In memoriam benefit
- Home & motor modifications
- Student assistance benefit
- Counselling benefit

WHAT IS THE APPLICABLE TIME PERIOD FOR THIS COVER?

The cover for MTBA Promoters applies from the time the promoter starts physically setting up for an event until the complete dismantle of the event. This also includes promotions and specific work prior to the event.

HOW TO MAKE A CLAIM?

Personal Accident (Volunteer Workers only)

- A claim form will need to be completed and submitted as soon as possible, contact V-Insurance Group to obtain a claim form or download a claim form from the website www.vinsurancegroup.com/mtba
- The declaration on the claim form needs to be signed by the Private Promoter.
- Once you have completed your claim form forward to MTBA, along with all original receipts (unless retained by your health fund) and they will forward to Corporate Services Network where your claim will be processed (details are included on the claim form).

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 on ph: 1300 945 547.

ENQUIRIES

Please contact MTBA or V-Insurance Group or visit www.vinsurancegroup.com/MTBA for further details on the MTBA Insurance program.

Important Notes

- 1) This summary of cover provides factual information about the MTBA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting MTBA or visiting www.vinsurancegroup.com/mtba.
- 2) This insurance program commenced on 30 November 2019 and expires on 31 May 2020.
- 3) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of MTBA 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.
- 4) 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 are encouraged to take out Private Health and Income Protection Insurance.
- 5) This insurance is arranged on a group basis for all MTBA insured persons/entities and does not take into account each individual's particular circumstances.
- 6) MTBA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 7) The insurer for the Personal Accident Program is Dual Australia, the Public Liability & Professional Indemnity Program is Liberty International.

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