V-INSURANCE GROUP
CORPORATE AUTHORISED REPRESENTATIVE OF WILLIS

QBE

Office use only
Policy Number: AN A038364 PAD
Claim Number:_____

TRIATHLON AUSTRALIA

PERSONAL INJURY CLAIM FORM

INSURANCE BROKER FOR TRIATHLON AUSTRALIA

V-Insurance Group Pty Ltd
Level 4, 179 Elizabeth Street, SYDNEY NSW 2000
Phone (02) 8599 8660 or local call cost only 1300 945 547
Fax (02) 8599 8661
Email: sports@vinsurancegroup.com

V-Insurance Group is an Authorised Representative
(AR No. 432898) of Willis Australia Limited AFSL: 240600

CLAIM FORMS ARE TO BE SENT TO

QBE Insurance (Australia) Limited
GPO Box 4108
Sydney NSW 2001

Phone: +61 2 88611935 / +61 2 88628457 / +61 2 8862 8407
Fax: +61 2 9275 9650
Email: accidentandhealth@qbe.com

TRIATHLON AUSTRALIA
SUMMARY OF INSURANCE COVER

There are four categories of member under the Personal Accident insurance policy. They are as follows;

A) Professional license holders / elite athletes who are registered financial members of Triathlon Australia.
B) Registered financial members / athletes of Triathlon Australia (amateur athletes) between the ages of 5-80 years of age.
C) Non-competing registered officials of Triathlon Australia including coaches, employees, directors, apprentices, voluntary workers and work experience students.
D) All one day members

Benefits for each of the above categories are outlined below.

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 ($20,000 if under 18 year old). These benefits are reduced to $50,000 whilst training for cycling.

Non Medicare Medical Expenses

Reimburses up to 80% of Non-Medicare medical expenses up to a maximum of $5,000 per injury for Category A & C. Categories B & D are entitled to 80% of Non-Medicare Medical expenses, up to $3,000 per injury. Claimable expenses are private hospital, ambulance, dental 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 Assistance Benefit (Full time students)

Reimburses up to 80% of costs incurred up to a maximum of $200 per week for up to fifty two (52) weeks for expenses incurred if an Injury covered by your Policy prevents a full time student from going to their usual school / college or other place of learning – 7 day excess.

Home Help Benefit

Reimburses up to 80% of costs incurred up to a maximum of $200 per week for up to fifty two (52) weeks being costs actually incurred for home help by a recognised agency – 7 day excess.

Parents Inconvenience Allowance

Up to $25 per day to a maximum of $1,500 for reasonable costs incurred by the parents of an insured person who is a full time student whilst their child is undergoing medical. The maximum benefit period is 52 weeks and the policy excess is 14 days.

Loss of Income

Cover for 100% of your net weekly income for Category A & C up to a maximum of $700 per week, whichever is the lesser. 100% of your net weekly income for Category B and D up to a maximum of $400 per week, whichever is the lesser. The benefit period is 52 weeks and the excess is 14 days.

Important Notes

This insurance cover is underwritten by: QBE Insurance (Australia) Limited
ABN 78 003 191 035 85 Harrington Street, SYDNEY NSW 2000

1. This summary of cover provides factual information about the Triathlon Australia insurance program.
2. This information is only a summary of the cover provided. The policy with full conditions is available at www.willis.com.au/triathlonaustralia or by contacting Triathlon Australia.
3. This insurance program commences on 30 June 2014 and expires on 30 June 2015.
4. V-Insurance facilitates this insurance program which provides benefits to those registered members of Triathlon Australia 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. Triathlon Australia is not and does not represent itself as a registered insurance broker by endorsing the products outlined in this claim form.

Further details on the Triathlon Australia insurance program can be obtained by visiting www.willis.com.au/triathlonaustralia

HOW TO MAKE A CLAIM

Dear Triathlon Australia 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 and sign and date the Declaration.
3. For claims involving Loss of Income:
   a) You must complete page 6 and have your employer/salary officer to complete page 6. If self employed, you must have your accountant complete these details;
   b) Have your Attending Physician complete the page titled "Doctor's Statement" on pages 8 & 9.
4. For claims involving Non-Medicare medical expenses:
   Medical treatment must be certified necessary by an attending physician and incurred within Australia.
   a) Have your Attending Physician complete the "Attending Physician" statement on pages 8 & 9.
5. Please attach all original receipts (unless retained by your health fund). Hospital claims must be accompanied by an itemised receipt. If treatment is covered by your Private Health Fund please send their rebate advice with a copy of the relevant account.

   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.
6. Once you have completed your claim form, please forward to QBE Insurance (Australia) Limited. Their contact details are as follows;

QBE Insurance (Australia) Limited
GPO Box 4108
Sydney NSW 2001

Phone: +61 2 88611935 / +61 2 88628457 / +61 2 8862 8407
Fax: +61 2 9275 9650
Email: accidentandhealth@qbe.com

7. Your reimbursement money will be sent to you directly by QBE.
8. Once your claim is registered, you can submit ongoing invoices via QBE. QBE can also be reached on the above contact details should you wish to make enquiries relating to the progress of your claim.
9. If you have any further queries relating to your claim or the cover, please do not hesitate to call the V-Insurance Group Team on: (02) 8599 8660 or 1300 945 547.

PERSONAL ACCIDENT CLAIM FORM

CLAIMANT DETAILS

Claimants Given Name: Surname:	Member No (if applicable):	Club Name:
Gender (please tick): ☐ Male ☐ Female	Occupation:	Date of Birth: ____/____/____
Address State Postcode		Email:
Phone Number (work): ( )	Home ( )	Mobile

Please tick the category applicable: ☐ Triathlete ☐ Official ☐ Coach ☐ Volunteer ☐ 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 QBE Insurance (Australia) Limited 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 QBE Insurance (Australia) Limited and their service providers in order to assess the claim. QBE Insurance (Australia) Limited 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)

OFFICE USE ONLY

STATEMENT BY TRIATHLON AUSTRALIA STATE ASSOCIATION

I confirm that the above named claimant nominated on this claim form is a paid registered member of the Triathlon Australia Personal Accident Insurance Program. Where the injury occurred during an event, I confirm the event was officially sanctioned by Triathlon Australia.

Name of State/Territory:	Date: / /
Official's Name:	Signature of Association Official:

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Claim Number:_____

ACCIDENT DETAILS

Describe the accident and how it 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?
Do you have Private Health Insurance?	If yes, please give fund name?

Advise when you did (or expect to):

Cease work/normal activities _____ Resume work/normal activities _____

Cease training _____ Resume training _____

Cease participating _____ Resume participating _____

Have you ever had this injury or similar injuries in the past?	If yes, please advise when? / /

Which Triathlon Australia activity were you participating in at the time of your accident? (please tick)

- ☐ Cycling
- ☐ Swimming
- ☐ Running
- ☐ Other (please advise_____)

Please tick the category applicable (please tick)

- ☐ Professional License Holder
- ☐ Amateur Triathlete, that is a member of TA
- ☐ One Day Member
- ☐ Official
- ☐ Coach
- ☐ Other e.g. Volunteer (please advise_____)

Was your activity at the time of the accident? (please tick)

- ☐ Officially organised competition
  (Event Name_____)
- ☐ Officially organised training
- ☐ Private Training
- ☐ Sanctioned fundraising/social event
- ☐ Travelling to and from activity

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 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 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: Net $_____ Gross $_____ 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.	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	____/____/____
$_____	Workers' 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 officers name:	Phone Number: ( )
Salary officers signature: Company Stamp:	Date: ____/____/____ ABN/ACN:

B. IF SELF EMPLOYED

Accountant's name:	Phone Number: ( )
Accountant's signature: Accountants 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

Original accounts and receipts must be submitted together with details of recoveries 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
				Total	
				Less Excess	
				TOTAL AMOUNT OF CLAIM	

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

Name of Doctor:_____

Address:_____

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AR No. 432898 Willis Australia Limited AFSL: 240600
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SPORTS INJURY ATTENDING PHYSICIAN'S REPORT

IMPORTANT

1. **The patient is responsible for any fee for this statement.**
2. **This form can only be completed by the treating Medical Practitioner or Surgeon.**
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

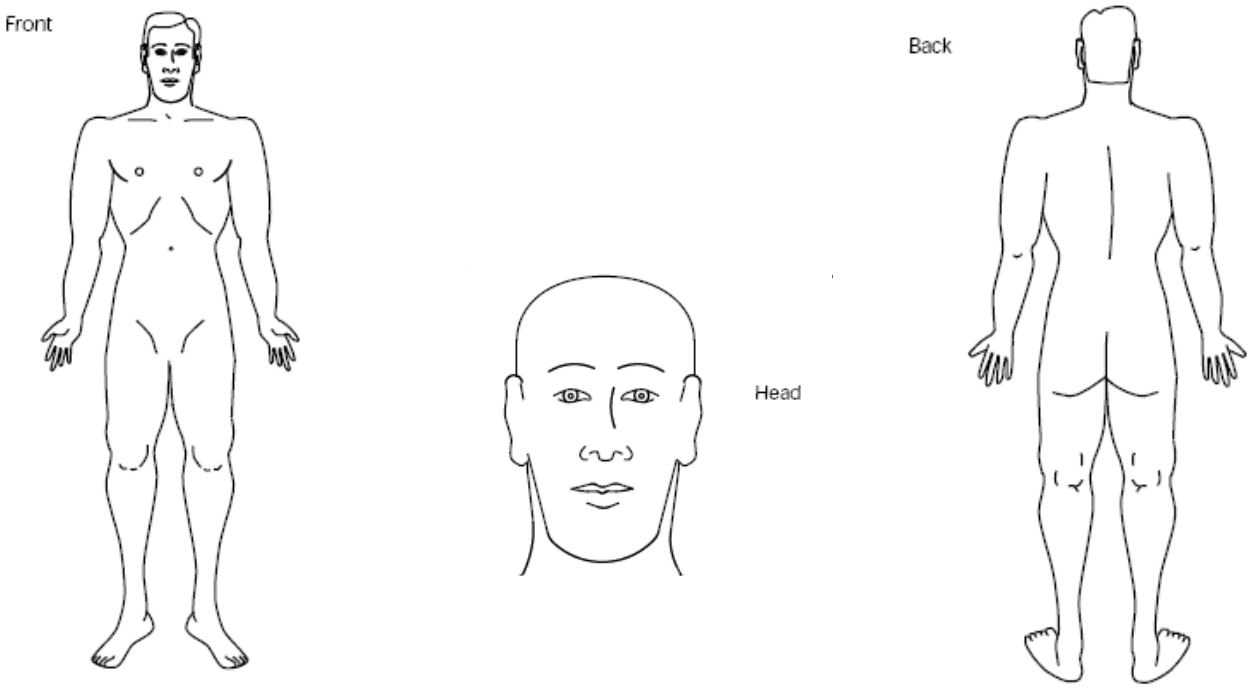
Patient's Full Name:	How long have you known the patient?

What date and where were you first consulted by the patient in connection with the present injury? / /

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? _____

_____



Do you consider the patients 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 so, when do you expect the claimant to resume: Some Duties ____/____/____

Full Duties ____/____/____

What date do you advise the patient to return to triathlon related activities? ____/____/____

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 then you have a choice of receiving your payment by cheque or Electronic Funds Transfer (EFT) to a nominated bank account

Please indicate your preferred method of payment (please tick) ☐ Cheque ☐ EFT

If you would like your payment made by EFT, please complete the details below.

NAME OF CLAIMANT

Title: ☐ Mr ☐ Mrs ☐ Miss ☐ Other

Name: _____

BANK ACCOUNT DETAILS

BSB number (all 6 digits are required here) Account Number

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Nominated account name: _____

Bank, Credit Union, Building Society name: _____

Branch: _____

DECLARATION

I hereby authorise QBE Insurance (Australia) 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 QBE Insurance (Australia) Limited has instructed its bank to credit the nominated account and that we release QBE Insurance (Australia) Limited from any further liability in relation to this payment.
- QBE Insurance (Australia) Limited is not responsible for any delays in payment or errors due factors outside its reasonable control, including delays or errors in the financial system or errors in the supplied account details.
- I agree to QBE Insurance (Australia) Limited collecting, holding and maintaining the following personal information to authorise payments to my nominated bank account. I agree to QBE Insurance (Australia) Limited's disclosure of this information, to QBE Insurance (Australia) Limited's 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.

Signature:_____ Date: _____

Print Name: _____