

PADDLE AUSTRALIA

SUMMARY OF INSURANCE COVER

Death & Permanent Disablement

A lump sum benefit is payable in the event of Accidental Death or a Permanent Disability. The scale of benefits is defined in the policy. The death benefit is \$100,000 when participating in a PA sanctioned event (\$50,000 whilst paddling solo or training) or \$20,000 for members aged 75 to 100 years and members aged between 2 and 18 years old. The maximum paraplegia and quadriplegia benefit is \$175,000.

Non Medicare Medical Expenses

Reimburses up to 75% of Non-Medicare medical expenses up to a maximum of \$2,500 (\$5,000 for officials and voluntary workers ie all non-participants) with Ambulance Transports 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 \$50 excess (Nil excess if private health cover held and claiming ambulance transport costs). Cover is limited to expenses incurred within twelve (12) months from the date of injury.

Student Tutorial Benefit (full time students)

Reimburses up to 100% of parents' costs incurred up to a maximum of \$500 per week for up to twenty six (26) weeks being costs actually incurred for tutoring to assist the full-time student. Excess is 7 days.

Domestic Home Help Benefit

Reimburses non-wage earners for 100% of costs incurred up to a maximum of \$500 per week for up to twenty six (26) weeks being reimbursement of actual costs incurred for cooking, ironing, washing, cleaning, child minding expenses as a result of injury, insured by the policy. Excess is 7 days.

Loss of Income

Cover for 85% of your net weekly income or up to a maximum of \$500 per week (whichever is the lesser, maximum of \$250 per week for members aged 75 to 90 years), and \$700 per week for officials and voluntary workers (all non-participants). The benefit period is 104 weeks and the excess is 7 days.

Broken Bones Benefit

Reimburses up to a maximum of \$3,000 for each insured as per the scale of benefits defined in the policy. There is no benefit paid for persons aged over 75 years.

Important Notes

This insurance cover is issued by: Windsor Income Protection (WIP)
ABN 561 04 714 171

1. This summary of insurance cover provides factual information about the Paddle Australia insurance program.
2. This information is only a summary of the cover provided. The policy with full conditions is available at www.vinsurancegroup.com/paddle or by contacting Paddle Australia.
3. This insurance program commenced on 30 June 2023 and expires on 30 June 2024.
4. V-Insurance facilitates this insurance program which provides benefits to those registered members of Paddle Australia who, through injury or accident, incur financial loss and who would not have otherwise 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. Paddle 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 Paddle Australia insurance program can be obtained by visiting
www.vinsurancegroup.com/paddle

HOW TO MAKE A CLAIM

Dear Paddle Australia member,

Please find attached a claim form. Before lodging this form, please ensure all sections are fully completed as truthfully and accurately as possible. 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 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 page 9.
4. For claims involving Non-Medicare medical expenses, complete page 7:

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 and 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.

1. Once you have completed your claim form, please forward to Paddle Australia. Their contact details are as follows;

Paddle Australia
PO Box 6805
Silverwater NSW 2128
Email: info@paddle.org.au
Phone: (02) 9763 0670

2. Paddle Australia will sign off on your claim form and forward it along with your supporting documentation to the insurer.
3. Your reimbursement will be sent to you directly by N2N Claims Solutions (N2N).
4. Once your claim is registered, you can submit ongoing invoices via N2N who can also be contacted by telephone on 1800 999 626 or via email sports@n2nclaims.com.au should you wish to make enquiries relating to the progress of your claim.
5. If you have any further queries relating to your claim or the cover, please do not hesitate to call the V-Insurance team on +61 (2) 8599 8660.

PERSONAL ACCIDENT CLAIM FORM

CLAIMANT DETAILS

Claimant's Given Name:		Surname:	
Club Name:		Member No	
Occupation:	Date of Birth: / /	Gender (please tick): <input type="checkbox"/> Male <input type="checkbox"/> Female	Email:
Address		State	Postcode
Phone Number (work): ()	Home ()	Mobile	
Please tick the category applicable <input type="checkbox"/> Paddler <input type="checkbox"/> Official <input type="checkbox"/> Instructor <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 N2N 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 N2N and their service providers in order to assess the claim. N2N complies with the obligations of the Privacy Act 2001 and the principals laid out in our privacy policy which is readily available upon request.

Declared at _____ am/pm In the State/Territory of _____

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

DECLARATION BY CLUB

Name of Club:	Club/State Official's Name making this statement:
Official Position:	Telephone Number: () Email
Address	State Post Code
I, the above mentioned Paddle Australia affiliated Club Official, confirm that the claimant was a registered and financial member of Paddle Australia affiliated Club and was an insured person as identified in the Personal Accident Insurance with Windsor Income Protection 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.	
Signature of Club/State Official	Date

STATEMENT BY PADDLE AUSTRALIA

I confirm that the above named claimant nominated on this claim form is a paid registered insurance member of the Paddle Australia Personal Accident insurance program.

Official's Name	State/Territory:
Signature	Date:

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 was 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 _____

Cease training _____

Cease participating _____

Resume work/normal activities _____

Resume training _____

Resume participating _____

Have you ever had this injury or similar injuries in the past?

If yes, please advise when:

 / /

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

- Officially organised competition
- Officially organised training
- Social or private competition
- Travelling to and from activity
- Sanctioned fundraising/social event

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 workers 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 \$..... <small>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: <input type="checkbox"/> Self Employed <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the employee lodged or intending to lodge a Workers Compensation Claim?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

A. IF EMPLOYED

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

B. IF SELF EMPLOYED

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



Office use only Policy Number: Claim Number:
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AR No. 432898 Willis Australia Limited AFSL: 240600
 Phone +61 (2) 8599 8660
 Please send completed claim forms and supporting documentation to
Paddle Australia
 PO Box 6805, Silverwater NSW 2128
 Email: info@paddle.org.au
 For assistance completing this form, please contact V-Insurance Group
 Phone +61 (2) 8599 8660

SPORTS INJURY ATTENDING PHYSICIAN'S REPORT

DOCTOR'S STATEMENT

(PLEASE PRINT LEGIBLY)

IMPORTANT

1. The patient is responsible for any fee for this statement.
2. This form can only be completed by the treating Doctor / Specialist Doctor.
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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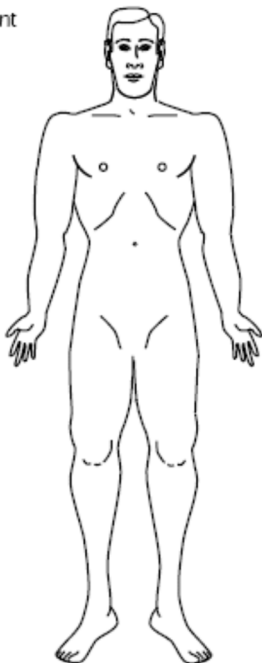
Patient's Occupation: _____

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

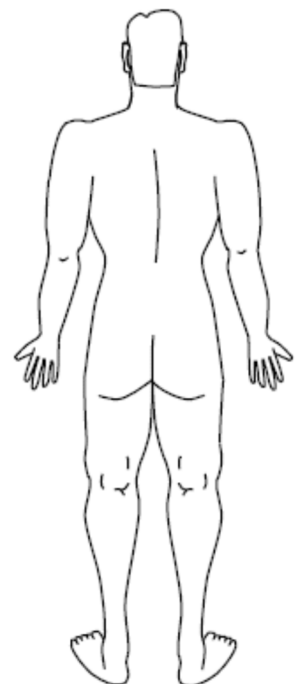
Are you the patient's regular general practitioner? Yes No
 If not, please advise who is

What is the exact nature of the present injury? _____

Front



Back



Head



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 Ms Miss

Name: _____

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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Nominated account name: _____

Bank, Credit Union, Building Society name: _____

Branch: _____

DECLARATION

I hereby authorise N2N 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 N2N has instructed its bank to credit the nominated account and that we release N2N from any further liability in relation to this payment.
- N2N 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 N2N collecting, holding and maintaining the following personal information to authorise payments to my nominated bank account. I agree to N2N's disclosure of this information, to N2N 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: _____