

JUDO AUSTRALIA



PERSONAL INJURY CLAIM FORM



Completed claim forms must be sent to;

Judo Australia
AIS Combat Centre
PO Box 176
Belconnen ACT 2616
Phone (02) 6160 0528
Email georgia.duffy@ausjudo.com.au

JUDO AUSTRALIA (JA) 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 or \$20,000 for persons under 18 years old or anyone travelling to or from their judo activity.

Non Medicare Medical Expenses

Reimburses up to 85% of Non-Medicare medical expenses up to a maximum of \$2,000 (\$5,000 for officials and voluntary workers (i.e. all non-participants). 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 Help Benefit (Full time students)

Reimburses up to 100% of costs incurred up to a maximum of \$350 per week for student help expenses if the Injury stops the Insured Person from going to their usual place of learning for up to 52 weeks with a 7 day excess period.

Emergency Home Help Benefit

Reimburses up to 75% of costs incurred up to a maximum of \$350 per for expenses incurred from home help provided by a recognised agency if an injury covered by this policy stops the insured person from caring for themselves in their home for up to 52 weeks with a 7 day excess period.

Parents Inconvenience Allowance

Pays up to \$350 per week of non-medical expenses such as transportation and accommodation costs. This benefit is only available for full time students under 25 years of age. The maximum benefit period is 52 weeks and the policy excess is 7 days.

Loss of Income

Weekly Benefit 85% of earnings, if prevented from working in your Occupation up to a maximum of \$350 per week (\$1,000 for officials and voluntary workers (i.e. all non-participants). The benefit period is 52 weeks and the excess is 14 days.

Funeral Benefit

We will pay up to an additional \$5,000 for funeral expenses in the event of the death of the insured person where the death is covered by this Policy.

Modification Expenses

If an insured person is entitled to 100% of the Capital Benefit, we will pay up to an additional \$10,000 for costs necessarily incurred to modify the Insured Person's home and/or motor vehicle, or relocating to a suitable home provided that the modifications and/or relocation are prescribed by a legally qualified medical practitioner.

Important Notes

This insurance cover is issued by:- Liberty International Underwriters
ABN 61 086 083 605
Level 38, Governor Phillip Tower, 1 Farrer Place, Sydney NSW 2000

1. This summary of cover provides factual information about the Judo Australia insurance program.
2. In the event that your claim is accepted, PAYG tax will be deducted from weekly or fortnightly benefit payments made to you by Liberty International Underwriters in accordance with the Tax Administration Act 1953.
3. This information is only a summary of the cover provided. The policy with full conditions is available by contacting Judo Australia.
4. This insurance program commences on 31 March 2019 and expires on 31 March 2020.
5. V-Insurance facilitates this insurance program which provides benefits to those registered members of Judo 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.
6. Judo 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 JA insurance program can be obtained from www.vinsurancegroup.com/jfa

HOW TO MAKE A CLAIM

Dear Judo 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 to 7 and sign and date the Declaration.
3. Please ensure that your Club official completes and signs the Club Declaration on page 4.
4. If you intend to claim Loss of Income:
 - a) You must complete page 8 and have your employer/salary officer to complete page 8. If self-employed, you must have your accountant complete these details;
 - b) You must complete the Tax File Number Declaration form on page 9. If you are employed and pay tax on the income you earn, known as PAYE, the ATO requires tax to be deducted from any income that is paid to you. Personal Accident Loss of Income benefits are viewed as income earned. This declaration will be forwarded to the ATO on your behalf so that they have a record of the benefits paid to you as part of your entitlements under the Personal Accident policy.
 - c) Have your Attending Physician complete the page titled "Doctor's Statement" on pages 11 & 12.
5. For claims involving Non-Medicare medical expenses:

Medical treatment must be certified necessary by an attending physician and incurred within Australia. (An attending physician includes a general practitioner, physiotherapist, chiropractor, and dentist).

 - a) Have your Attending Physician complete the "Attending Physician" statement on pages 11 & 12.
6. 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.

7. Once you have completed all sections of the claim form, please have your Club complete and sign the declaration on page 4.
8. Once you have completed your claim form. Please forward with all relating documentation and receipts to Judo Australia Limited at the following address.

**Judo Australia
AIS Combat Centre
PO BOX 176
BELCONNEN ACT 2616
Phone (02) 6160 0528**

9. Judo Australia will then forward your completed claim form and relation documentation directly to Fullerton Health Corporate Services as agent of Liberty International Underwriters. Your reimbursement cheque will be sent to you directly by Fullerton Health Corporate Services.
10. Once your claim is registered, you can submit ongoing invoices via Fullerton Health Corporate Service who can also be reached on +61 2 8256 1775 should you wish to make enquiries relating to the progress of your claim.
11. 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

Claimant's Given Name:		Surname:	
Club/Association Name:	Age Group/Grade:	Member No (if applicable):	
Gender (please tick): <input type="checkbox"/> Male <input type="checkbox"/> Female	Occupation:	Date of Birth: ___/___/___	
Address	State	Postcode	Email:
Phone Number (work): ()	Home ()	Mobile	
Please tick the category applicable: <input type="checkbox"/> Participant <input type="checkbox"/> Official <input type="checkbox"/> Coach <input type="checkbox"/> Referee <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 Fullerton Health Corporate Services as agent of Liberty International Underwriters 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 Fullerton Health Corporate Services and their service providers in order to assess the claim. Fullerton Health Corporate Services 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)

DECLARATION BY CLUB

Name of Club:	Name of Club Official making this statement:
Official Position:	Telephone Number: () Email:
Address	State Postcode

I, the above mentioned Judo Australia Club Official, confirm that the claimant was a registered and Financial member of this Judo Australia club and was an insured person as identified in the Personal Accident Insurance with Liberty International Underwriters 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? Yes No

If yes, please detail _____

Signature of Club Official:	Date: ___/___/___
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Office use only

Policy Number:

Claim Number:

ACCIDENT DETAILS

Describe the accident and how it happened? _____

Describe your injury?

Are you currently a member of any other sporting club? Yes No

If Yes, please specify which club

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? Yes No

If yes, please advise when? / /

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

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

Risk Management questions required for Judo Australia research (ie will not affect your claim)

Where did your injury occur? (please tick)

- Indoor
- Outdoor

Surface at point of injury? (please tick)

- Timber
- Synthetic
- Concrete / Asphalt
- Other (please advise _____)

Weather conditions? (please tick)

- Fine
- Rain
- Showers
- Extreme Heat
- Extreme Cold

Surface conditions? (please tick)

- Wet
- Dry
- Other (please advise _____)

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?

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2. Have you ever made any previous claims in respect to personal accident insurance or any other insurance?

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3. Have you engaged in any other income earning employment since you have been injured?

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**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 \$ _____

Date commenced employment with company:

____/____/____

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.

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 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:



Tax file number declaration

This declaration is NOT an application for a tax file number.

- Use a black or blue pen and print clearly in BLOCK LETTERS.
Print X in the appropriate boxes.
Read all the instructions including the privacy statement before you complete this declaration.

YOU ONLY NEED TO COMPLETE THIS PAGE IF YOU ARE CLAIMING LOSS OF INCOME (refer page 3, 4b)

ato.gov.au

Section A: To be completed by the PAYEE

1 What is your tax file number (TFN)?

Grid for entering TFN

For more information, see question 1 on page 2 of the instructions.

- OR I have made a separate application/enquiry to the ATO for a new or existing TFN.
OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.
OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance.

2 What is your name? Title: Mr Mrs Miss Ms

Grids for entering Surname, First given name, and Other given names

3 If you have changed your name since you last dealt with the ATO, provide your previous family name.

Grid for entering previous family name

4 What is your date of birth? Day Month Year

Grid for entering date of birth

5 What is your home address in Australia?

Grids for entering street address, Suburb/town/locality, State/territory, and Postcode

6 On what basis are you paid? (Select only one.) Full-time employment, Part-time employment, Labour hire, Superannuation or annuity income stream, Casual employment

7 Are you an Australian resident for tax purposes? (Visit ato.gov.au/residency to check) Yes No

8 Do you want to claim the tax-free threshold from this payer? Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.

9 Do you want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you? Complete a Withholding declaration (NAT 3093), but only if you are claiming the tax-free threshold from this payer.

10 Do you want to claim a zone, overseas forces or invalid and invalid carer tax offset by reducing the amount withheld from payments made to you? Complete a Withholding declaration (NAT 3093).

11 (a) Do you have a Higher Education Loan Program (HELP), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt? Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment.

(b) Do you have a Financial Supplement de Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment.

DECLARATION by payee: I declare that the information I have given is true and correct.

Signature and Date fields with a warning: There are penalties for deliberately making a false or misleading statement.

Once section A is completed and signed, give it to your payer to complete section B.

Section B: To be completed by the PAYER (if you are not lodging online)

1 What is your Australian business number (ABN) or withholding payer number? Branch number (if applicable)

Grids for entering ABN and Branch number

2 If you don't have an ABN or withholding payer number, have you applied for one? Yes No

3 What is your legal name or registered business name (or your individual name if not in business)?

Grids for entering legal name

4 What is your business address?

Grids for entering business address: Level, Street, Suburb/town/locality, State/territory, Postcode

5 Who is your contact person?

Grids for entering contact person name and Business phone number

6 If you no longer make payments to this payee, print X in this box.

DECLARATION by payer: I declare that the information I have given is true and correct.

Signature and Date fields

There are penalties for deliberately making a false or misleading statement.

Return the completed original ATO copy to: Australian Taxation Office, PO Box 9004, PENRITH NSW 2740

IMPORTANT See next page for: payer obligations, lodging online.



Sensitive (when completed)

Office use only
Policy Number:
Claim Number:

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, Surgeon or Physiotherapist.
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/PHYSIOTHERAPIST

Patient's Full Name: _____

How long have you known the patient? _____

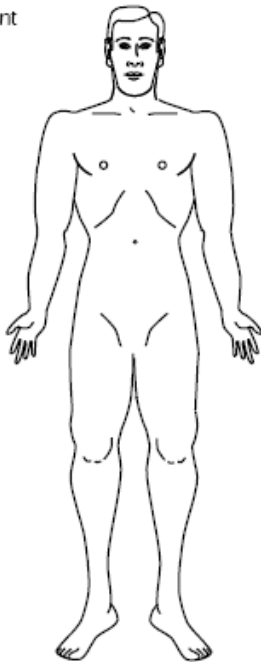
What date and where were you first consulted by the patient in connection with the present injury? / /

Are you the patient's regular general practitioner? Yes No

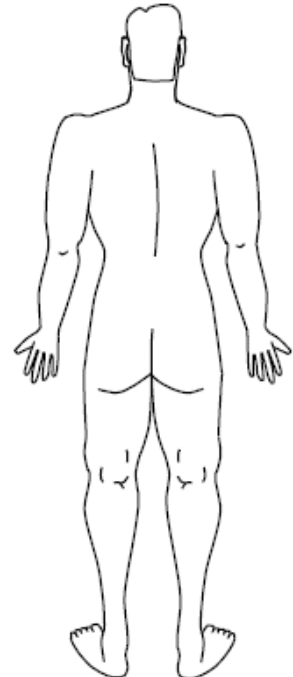
If not, please advise who is _____

What is the exact nature of the present injury? _____

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 Miss Ms 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 Fullerton Health Corporate Services 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 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.

Signature: _____

Date: _____

Print Name: _____