

Insurance FAQ

Personal Accident



1. What are out of pocket expenses? What is covered under the policy?

(Refer to NRCA Schedule of Benefits)

2. Can I claim on more than one insurance policy i.e. Work Cover as well as this personal accident cover?

There is a general exclusion in this policy (and all Personal Accident policies) that states you cannot make a claim under this policy for something that is covered by Medicare &/or any workers compensation legislation.

3. Does the policy cover costs for emergency surgery (or surgery of any type) by a specialist?

Lump sum benefits for injury resulting in surgery are not covered, however the policy will still pay weekly benefits and non-Medicare expenses as per the standard terms & conditions of the policy.

4. Is it mandatory to take out Personal Accident cover for our event?

YES, Personal accident insurance is compulsory for all RODEO event participants and workers and only optional for any other activities including Campdraft and Gymkhana participants, students and practice day participants.

5. What entitlements do competitors and workers receive under the existing NRCA Personal Accident Policy?

The first payment issued weekly injury benefits (temporary disablement) covers 80% of weekly earnings to a maximum of \$400/week up to 13 weeks with an excess period of 14 days.

Also claimable are non-Medicare medical expenses up to \$1,000 with a \$50 excess applicable. To access these additional benefits, claimants are required to submit invoices as part of their claim.

6. What is the difference between permanent disablement and total temporary disablement under the personal accident cover?

Permanent disablement is defined as an injury having lasted 12 consecutive calendar months and at the expiry of that period the injury is beyond all hope of improvement. This is usually assessed at the end of the 12 months, but the insurer may consider this earlier if there is no hope of improvement. This benefit is paid in a lump sum and is a percentage depending on the injury of the \$50,000 death and capital benefits sum insured on the policy (you can view these percentages on page 6 of the policy wording).

Also claimable are non-Medicare medical expenses up to \$1,000 with a \$50 excess applicable which requires invoices to be submitted with the claim.

7. What should I do if a claim is lodged against our committee/myself in relation to an event held and insured under the NRCA insurance cover?

Forward any documentation received directly to our office. We will liaise with the insurer who will act on your behalf. Remember, same as all liability insurance policies, we advise you NEVER to admit liability following an incident.

8. What are the age limits covered under the Personal Accident policy?

Competitors aged 3 years up to 80 years of age are covered under the NRCA personal accident insurance cover provided. (Refer to NRCA Schedule of Benefits)

9. Is ambulance cover provided under the personal accident cover?

YES, ambulance costs are claimable under Medicare and fall under the \$1,000 cover for Non-Medicare Medical Expenses (with a \$50 excess). If the ambulance is not at an event but called as a one off (QLD only) and the person is a rate payer, then they are already paying a contribution to the QLD Ambulance and this service should be free. For competitors in all other states, we would suggest taking out ambulance cover in addition to this basic cover.

10. Is the cost of private hospital care claimable under the personal accident cover?

'The cost of 'Private' hospital care is not claimable as this does not come under the Non-Medicare Medical Expenses (NMME) of the policy. Generally, the cost of a private hospital will have some portion of the costs claimable through Medicare so once there is a Medicare benefit; the insurer is **prohibited by Law from paying any "gap"**. Other medical expenses which do not have a Medicare benefit payable can be submitted for assessment under the NMME cover.'

11. What are non-Medicare medical benefits?

Any items you are unable to claim through Medicare may be submitted for review to the insurer.

12. Does the policy cover trail rider personal accident insurance?

YES, Trail riders can be covered for personal accident insurance under the Senior premium flat rate.

13. Does the policy cover Camel riders under the personal accident cover?

YES, Camel riders can be covered for personal accident insurance under the Senior premium flat rate; *Camel riders must have prior experience in riding camels.

14. Does the policy cover Motorbike riders under the personal accident Cover?

NO, personal accident cover is not extended to this type of activity/participation.

15. Exclusions under the policy include:

- ◆ Non-Medicare medicals to also include Dental Costs up to the maximum limit of \$1,000 however, costs of dental treatment unless such treatment is necessarily incurred to sound and natural teeth, excluding dentures and is caused by an injury resulting in broken bones is not covered for lump sum benefits.
- ◆ Injury resulting in broken bones is not covered for lump sum benefits, however the policy will still pay the weekly benefits and non-Medicare expenses (up to \$1,000).
- ◆ Injury resulting in surgery

16. What is the Employers Statement on the claim form?

In order for the insurer to calculate loss of income they require a completed Employers Statement or, in the event the competitor is self-employed, the last two years tax return and accountant details are required.

If self-employed, the Insurer will need a letter from the Accountant confirming the nature of the work carried out by the claimant and the weekly/fortnightly/monthly income derived. They will also need a copy of the tax return for the last financial year.

17. What is the excess period on the policy?

There is a fourteen (14) day excess period for wages. This means if you are only incapacitated for two weeks from the date of injury there is no loss of income payable on the policy. Loss of income is calculated 14 days from the date you are injured. Excesses are included in all insurance policies.