

Sports Injury Personal Accident Insurance - Summary of Cover 2021/2022

- Insured:** Melbourne Chinese Soccer Association T/As M.C.S.A.
- Insured Persons:** All registered members
- Scope of Cover:** Death disability or injury due to an **accident** happening during the **period of insurance** which occurs while the **member** is taking part in the events listed below.
1. Playing in official matches under the auspices of The Insured.
 2. Engaged in organised training or practice (including practice matches).
 3. Travelling directly to or from or between activities described in 1. Or 2. Above and the Insured Persons normal place of residence or place of employment. Any amount payable under Capital Benefit shall be limited to 20% of the applicable benefit.
 4. Staying away from the Insured Person's home district including overseas travel during a tour for the purpose of participating in representative matches and/or any other games duly authorised by The Insured.
 5. Are engaged in administrative or organized social activities of The Insured.

SUMMARY OF BENEFITS:

Capital Benefit

Sum Insured: \$50,000

Note: Under 18 year of age benefit is limited to \$10,000

Medical Benefits

The Percentage of the Medical Expenses covered under this section is 85%

Excess Payable for each claim \$50

Maximum amount payable per claim \$1,500

Physio Benefits

The percentage of physiotherapy expenses covered under this Section

Visits 1 to 5 95% of the fee charged less rebates from other sources

Visits 6 to 10 80% of the fee charged less rebates from other sources

All Other Visits 75% of the fee charged less rebates from other sources

Excess Payable for each claim \$50

Maximum amount payable per claim \$1,500

Sections Not Covered: Loss of Income
 Student Allowance
 Domestic Home Help
 Other benefits under Section 4.4 of the policy

Note: The information provided above is a summary of cover only. For full details of cover, conditions and exclusions applying to the policy, please refer to the PDS provided to M.C.S.A.