



Player Injury

If a player or member is injured and there is any doubt as to the extent of the injury or the injury is serious they should seek medical treatment immediately, either with their own doctor or with the nearest hospital emergency department.

If necessary or in doubt, an ambulance should be called from the Clubhouse. A player should not be moved from the playing field unless there is no doubt that the movement will not cause further injury. A Referee cannot force you to move a player if you feel there is a chance of further injury.

Players who are injured are to notify their coach of the injury they have received and the treatment they are undertaking. If you are injured whilst participating in club activities you may be eligible to claim insurance (non-Medicare expenses only). Any injury should be supported by medical opinion and the governing body (Football Brisbane Inc) insurance agent contacted for a claim reference and appropriate claim application. They should request a copy of the team sheet for the game in which you played, Contact: Football Brisbane, telephone number 3347 0047 to obtain this.

Insurance

Insurance is now all done online through Gow Gates in partnership with FFA, all its state bodies and their zones.

Please see www.footballbrisbane.com.au, click on home, information processes, forms and insurance or if you go to football Queensland's website and click on Insurance it will take you straight to www.gowgatessport.com.au/football.

From the second link it has a number of headings with all the details of the policy. Specifically, if you go to the 'claims' heading you can see a step by step guide which you could put straight into your handbook (see below):

Below is information on how to make a claim under the Sports Injury policy. **If you wish to make a claim or notify an incident for General Liability, Professional Indemnity or Management Liability, please contact Gow-Gates immediately.**

Sports Injury Claims

Steps to follow:

1. Obtain a claim form
2. Complete the Claim Form



3. Lodge the claim form
4. Lodge additional documentation as required

Step 1: Obtain a claim form

Click here to complete an online claim form request and to notify the insurers of your injury or alternately, contact Gow-Gates to be sent a copy of the form. [33]

Step 2: Complete the Claim Form

The insured person is to fully complete all sections of the claim form. In addition, the following people will need to complete their relevant sections:

- The Medical Report on pages 10 and 11 will need to be completed by your treating doctor.
- A witness to the incident will need to complete the Witness Statement on page 5 of the claim form.
- If you are claiming for loss of income, you will need to have your employer complete the Employer's Statement on page 7 of the form.
- The club secretary or treasurer will need to complete and sign the Official Report on page 9 of the form, having verified all the details completed in the form.

Step 3: Lodge the Claim Form

The claim form needs to be lodged to Sportscover within **30 days of the injury**.

Claims Department Sportscover Australia Locked Bag 6003 WHEELERS HILL
VIC 3150

The claim form will be acknowledged within 14 days by Sportscover. This acknowledgement will include a unique claim number which can be used when lodging additional documentation and when using the Online Claims Tracking Facility.

Step 4: Submit additional paperwork

In order to claim, the following documentation will/may be required by Sportscover in addition to the claim form.

- Receipts for paid Non-Medicare Medical and/or Physiotherapy Expenses

ABN: 80 645 586 136



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- Health Fund rebate statements
- Doctors Certificates confirming the period of incapacitation
- Proof of Earnings documentation
- Any other documentation requested.

Don't wait for the above documentation before submitting the claim form to Sportscover as this delays the claims process and means that your claim payment will be slower.

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