

SOCIAL COMPETITION INSURANCE DISCLAIMER

As registered players, participating in social competitions run by Macquarie University comes a great level of danger and risk of injury.

Macquarie University/U@MQ provide complimentary Personal Accident Insurance to all registered players participants of social sport competitions run by Macquarie University. As it is a general insurance product, the coverage is very limited and restricted in various ways. You are strongly urged to purchase Private Health Insurance before participating in any activity and rely on your Private Health Insurance should a claim arise.

If a player is injured during a social competition game, the individual must immediately report the injury to a Macquarie University representative. The third-party insurer MAY NOT accept the claim if the injury is not reported to the MQ/U@MQ representative at the time of the injury.

We would like to inform all registered players that if an individual is injured during a social competition the cover of insurance is very limited and it is strongly recommended that the individual speak to their own insurance first before claiming insurance from Macquarie University.

Please be advised that under Personal Accident insurance policy, the coverage relating to medical expenses are for Non-Medicare Medical Expenses.

“Non-Medicare Medical Expenses means expenses that are not subject to any full or partial Medicare rebate nor recoverable by You or by an Insured Person from any other source and incurred within twelve (12) calendar months an Insured Person sustaining an Injury and paid by You or the Insured Person, certified necessary by a legally qualified medical practitioner, to a registered Private Hospital, physiotherapist, chiropractor, osteopath, nurse or similar provider of medical services excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth, excluding dentures and is caused by injury. Medical expenses does not include any or part of any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by that Insured Person after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly known as the “Medicare Gap”).

Provided that We shall not be liable to make any refund in respect of:

- i) any expense recoverable by that Insured Person from any other source except for the excess of the amount recoverable from such source;
- ii) any expense to which Section 67 of the National Health At 1953 (as amended) or any of the regulations made there under apply;
- iii) Any excess or deductible as shown in the Policy Schedule.”

Generally, doctors, surgeons, specialists, anaesthetists, X-rays attract a Medicare rebate. AIG is not a registered private health fund and legislation prohibits us from considering such expenses, including the Medicare Gap.’



MACQUARIE (YOU)^{us}
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Please note services provided by orthopedic surgeons, anesthetist etc. are normally subject to Medicare rebates and it is common practice for many doctors to obtain the relevant rebate on behalf of the patient directly from Medicare. The provider then charges the patient for any amounts above the scheduled fees, and this is known as a co-payment. As these accounts have been subject to a Medicare rebate, we regret to advise that as AIG is not a registered private health fund legislation prohibits us from considering such expenses.

Should you wish to claim for any “Non-Medicare Medical Expenses” relating to this injury (e.g. physiotherapy) please forward:

- The itemised accounts showing the service supplied and the date of that service.
- Along with the private health fund statement of benefits / Hicaps receipt, confirming any benefits received (if applicable).