



worldwide sports insurance pty ltd

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**Personal Accident Claims Examples for Touch Football Australia**

**The examples below are a guide only. You should always refer to the Policy Schedule and full policy wording if in doubt.**

Examples are designed to show a variety of claims and how they would be settled while taking into account private health cover and the Medicare gap.

If you have any queries please contact your local Worldwide Sports Insurance office on 03 9879 3430

**Example 1**

Hamstring Injury requiring physiotherapy treatment.

Visits 1-5

\$50 each \$250.00 @ 95% = \$237.50

Visits 6-10

\$50 each \$250.00 @ 80% = \$200.00

5 further visits

\$50 each \$250.00 @ 75% = \$187.50

Subtotal \$625.00 Less Excess \$200.00

**Benefit Payable - \$425.00**

**Example 2**

Shoulder Injury requiring physiotherapy treatment. Claimant holds private insurance.

Visits 1-5

\$50 each \$250.00 @ 95% = \$237.50

Less Health Benefit \$100.00 = \$137.50

Visits 6-10

\$50 each \$250.00 @ 80% = \$200.00

Less Health Benefit \$100.00 = \$100.00

Example 2 contd...

5 further visits

\$50 each \$250.00 @ 75%=\$187.50

Less Health Benefit \$100.00 = \$87.50

Subtotal \$325.00 Less Excess \$200.00

**Benefit Payable - \$125.00**

**Example 3**

ACL knee reconstruction requiring surgical operation in a private hospital and rehab physiotherapy.

Private hospital accommodation \$500.00 @ 80% = \$400.00

Operating Theatre fee \$1100.00 @ 80% = \$880.00

Prosthesis \$400.00 @ 80% = \$320.00

Orthopaedic Surgeon's Fee \$1200.00 - Medicare rebate \$700.00 **Gap \$500.00**  
**Medicare gap not claimable.**

Anaesthetist's Fee \$850.00 Medicare rebate \$570.00 **Gap \$280.00 Medicare gap not claimable.**

Physiotherapy:

Visits 1-5

\$50 each \$250.00 @ 95% = \$237.50

Visits 6-10 - \$50 each \$250.00 @ 80% = \$200.00

8 remaining visits @ \$50 each \$400.00 @ 75% = \$300.00

Subtotal \$2337.50 - Less Excess \$200.00

**Benefit Payable - \$2137.50**