



HARNESS RACING VICTORIA

PERSONAL INJURY INSURANCE

WHO IS COVERED?

Licensed Trainers, Drivers and Voluntary Stable Hands of the Victorian Harness Racing Industry including mini trotter participants, voluntary workers and monte race riders, New Zealand harness licensed visitors and all other licensed visitors.

BENEFITS

THE PERSONAL INJURY COVER OFFERED TO ALL INSURED PERSONS INCLUDES:

NON-MEDICARE MEDICAL

- 100% reimbursement
- \$10,000 maximum per claim
- \$50 excess

CAPITAL BENEFITS

- Up to \$250,000 maximum (age limits apply)

QUADRIPLÉGIA/PARAPLEGIA

- Up to \$250,000 maximum (age limits apply)

LOSS OF INCOME AND ADDITIONAL EXPENSES

POLICY LIMITS



Up to
\$750

**MAXIMUM
WEEKLY BENEFIT**

85% reimbursement

104 week benefit period (harness racing income)

8 week benefit period (non-harness racing income)

7 day waiting period



HARNESS INCOME INCLUDES:

- Driver's fees
- Trainer's fees
- Driver percentages



ADDITIONAL EXPENSES INCLUDE:

- Hiring people to assist with training
- Hiring people to assist with feeding horses

1. PERSONAL INJURY COVER **CAN** PAY FOR NON-MEDICARE MEDICAL EXPENSES

'Non-Medicare' means medical costs that can't be claimed through Medicare. Items include physio, chiro, dental, ambulance transport and private hospital accommodation.

2. PERSONAL INJURY COVER IS **NOT** PRIVATE HEALTH INSURANCE

It is law that Medicare items can't be claimed on Personal Injury cover. These items can be claimed on Private Health Insurance and include services such as doctors and surgeons.

3. PERSONAL INJURY COVER IS **NOT** INTENDED TO BE LIFE INSURANCE

Personal Injury cover is a policy for injuries occurring due to an accident. It is not a sickness or illness policy.

RECOMMENDATIONS

It is strongly recommended that all drivers, trainers and stable hands investigate their personal insurance needs. It is important to consider the benefits of:

- Private Health Insurance
- Life Insurance
- Additional Income protection insurance

**LOSS OF INCOME UPGRADES ARE AVAILABLE
(TO INCREASE THE WEEKLY MAXIMUM LIMIT)**



MAKING A CLAIM

NON-MEDICARE MEDICAL CLAIMS

Step 1 – Access a current claim form from the Harness Racing Victoria website or alternatively contact JLT Sport directly on 1300 130 373

Step 2 – Complete all relevant sections of the claim form

Step 3 – Send your claim form directly to the Insurer (SLE Worldwide): claimsenquiries@sleworldwide.com.au; or PO Box H308, Australia Square NSW 1215. Must be within 30 days from the date of injury.

Step 4 – SLE will confirm receipt of your claim and provide you with a claim number, or contact you should they require further information.

IMPORTANT INFORMATION

- Send **ONLY** original receipts (unless retained by your Private Health Insurer) and keep a record for yourself
- Claim on your Private Health Insurance **FIRST** (if you have Private Health cover) and send their Statement of Payment in with your claim form
- The Health Insurance Act (Cth) 1973 does not permit reimbursement of any costs associated with Medicare (including the Medicare Gap)
- All treatment must be certified as 'necessary' by your treating physician
- Do not wait for all treatment to be completed before sending your claim form. Treatments may continue even after you have submitted your claim form.

LOSS OF INCOME CLAIM

Complete Steps 1-4 as detailed above

IMPORTANT INFORMATION

- A 7 day waiting period applies which means you must be off work for at least 7 days before any payments can be made
- You must be in permanent or regular casual employment at the time of your injury
- Your loss of income claims must be covered by a Medical Certificate for each period away from work
- Maximum 8 weeks coverage for non-harness related income
- Age limits apply to this cover (no cover for 81+ years of age)



All cover is subject to the relevant policy terms, conditions and exclusions. Any advice in this document is general advice and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Please contact JLT Sport on 03 9613 1455 for a copy of the relevant Product Disclosure Statement, or for further information.

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