Schedule of Insurance

OSFC TOP UP COVER

Teams: 6 Men's teams - 3 open age, 1 x under 23's, 2 x under 19's
1 Women's team

Period of Insurance: 1st March 2019 - 1st March 2020

The excess applicable to all claims is **$50 each and every claim,** regardless of how many sections are claimed upon within said claim.

Non Medicare Medical Expenses

Cover Level - Platinum - $7,500 Maximum sum insured any one claim

The percentage of Non-Medicare Medical Expenses covered under this section is **90%**

The percentage of physiotherapy expenses covered under this Section is:

- Visits 1-5 95%
- Visits 6-10 90%
- All other visits 80%

Including:

- Physiotherapy
- Private hospital accommodation
- MRI costs (that do not have a Medicare rebate applied)
- Ambulance Transports Costs
- Dental Services
- Chiropractic
- Theatre Fees in Private Hospital where Medicare does not apply
- Orthotics, Splints Prosthesis where an Insured Person's Medical Practitioner considers them medically necessary for the treatment of the Bodily Injury

Capital Benefits & Lump Sum Payments

Cover Level: Platinum - Up To $250,000

Accidental Death & Lump Sum Payments *(limited to 20% for persons U/18)*	Maximum $250,000
Quadriplegia & Paraplegia	Maximum $1,000,000

Loss of Income - Not Insured (optional upgrade)

Loss of Income cover is optional and individual players can elect to purchase this and any other optional cover at their own expense. It is highly recommended that all players have private health cover.