



## Schedule of Insurance

### OSFC TOP UP COVER

**Teams:** 5 Men's teams - 4 open age, 1 x under 19's  
2 Women's teams

**Period of Insurance:** 1st March 2023 1st March 2024

The excess applicable to all claims is **\$100 each and every claim**, regardless of how many sections are claimed upon within said claim.

### Non Medicare Medical Expenses

**Cover Level – Standard Bronze - \$2,000 Maximum sum insured any one claim**

The percentage of Non-Medicare Medical Expenses covered under this section is **50%**

#### **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: Standard Bronze - Up To \$100,000**

Accidental Death & Lump Sum Payments                      Maximum \$100,000  
*(limited to 20% for persons U/18)*

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.