

JANUARY 2020

# Making a Claim – Australian Football National Club Risk Protection Programme

## Personal Accident Cover | Non-Medicare Medical Claims

**Step 1** – Access a current claim form from the Marsh website or alternatively contact Marsh directly on 1300 130 373

**Step 2** – Complete all relevant sections of the claim form

**Step 3** – Send your claim form to Echelon\* as soon as possible (must be within 270 days of the date of injury)

### Echelon Claims Services

GPO Box 1693

Adelaide SA 5001

**Fax:** +61 8 8235 6450

**Email:** [ecssa@echelonaustralia.com.au](mailto:ecssa@echelonaustralia.com.au)

**Step 4** – Echelon will confirm receipt of your claim or make contact with you should they require more information

### IMPORTANT INFORMATION

- Send ONLY original receipts (unless retained by your Private Health Fund) and keep a copy 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 1973 (Cth) 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 treatments to be completed before sending your claim form. Treatments may continue even after you have submitted your claim form

## Personal Accident Cover | Loss of Income Claims

Complete Steps 1-4 as detailed above

### IMPORTANT INFORMATION

- Claim forms must be lodged within 270 days from the date of your injury/accident
- A 14 day elimination period applies which means you must be off work for at least this period of time (14 calendar days)
- 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

## Personal Accident Cover | Capital Benefit Claims

If you would like to make a claim against the Capital Benefit section of the Personal Accident Cover policy, please notify Marsh in writing. This type of claim relates to permanent or partial disabilities received as a result of a football related injury. It is likely that you will still need to complete a claim form at some stage.

## General Liability, Errors & Omissions and Club Management Liability

If an incident occurs that could lead to a liability claim, you must notify Marsh in writing immediately. It is extremely important that if an incident occurs, club officials/administrators do not admit liability or discuss the matter with any third party. Echelon claims staff will make contact with you to discuss the next step in the process.

**Quick lodgement and a fully completed claim form will assist speedy processing of your claim visit:**  
<https://afl.jltsport.com.au/players/makeclaim>

*\*Echelon Australia Pty Ltd (Echelon) ABN 96 085 720 056 is a business of Marsh & McLennan Companies (MMC). Echelon is the appointed claims manager for all Personal Accident Cover claims on behalf of the Insurer and the Trustee.*

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