

SPORTING ACCIDENT INSURANCE FOR ANSA MEMBERS

All financial members of ANSA NSW affiliated clubs are covered for accidental death or disability while fishing at any time or place via accident insurance cover provided under the NSW Sporting Injuries Insurance Scheme, a NSW Government backed insurance scheme.

Premiums for the insurance cover are met out of membership fees paid to ANSA NSW Branch and the cover extends to all financial members of ANSA – adults, students and juniors alike.

The only requirement is that when you are fishing you must be accompanied by another person, this need not be an ANSA member. This requirement is for obvious safety reasons and also there needs to be a witness to any accident for the claim to be processed. Fortunately there have been no accident claims by ANSA members for some years now which is good news for the insurer and better news for the families of ANSA members.

Some of the schemes features –

- Death and disability cover.
- Security of NSW Government legislation.
- Available to amateur & professional sportspersons.
- Low premiums
- Non profit
- Sport Safety Awards/Grants

What Injuries are covered by the scheme

Any injury resulting in the permanent loss of a prescribed faculty or the use of some prescribed part of the body is covered by the scheme. Partial as well as total incapacities are covered. Some examples are –

- Loss of use of a arm or greater part thereof \$43265
- Loss of use of lower part of arm, a hand, or 4 fingers and a thumb \$37050
- Loss of use of a leg or greater part thereof \$39500
- Loss of use of lower leg \$33970
- Loss of use of a foot \$32945
- Total loss of sight \$55575
- Loss of use of an eye \$39500
- Loss of mental capacity \$171000
- Loss of both kidneys \$58710

The benefit payable in case of multiple injuries such as quadriplegia is calculated by totalling the relevant amounts but \$171000 is the maximum benefit payable. For death \$70680 is payable in respect of an adult or a person over 18 years of age – an additional \$2850 is payable for each dependent child under 16. For death of a person under 18 without dependants, a benefit not exceeding \$9000 is payable for reimbursement of funeral expenses.

More comprehensive details of the NSW Sporting Injuries accident insurance scheme and the benefits payable can be obtained from the insurer's website at <http://www.sportinginjuries.nsw.gov.au> or by contacting the office during working hours at 92-100 Donnison St, Gosford NSW 2250. Phone 02 43215392.

Members of clubs participating in the ANSA NSW public liability insurance scheme are also covered for accidental death or disability to a maximum of \$50000 as part of that insurance package. The accident component of the insurance package is provided by Sportscover Pty Ltd and extends to all financial members of the insured club – not just ANSA members. For more details refer to the information page on the ANSA Public Liability Insurance Scheme.

Also you can contact John Burgess (Vice President) via email at abtrap@yahoo.com.au or phone 93113200 if you have any questions about the scheme or need to discuss how to lodge a claim.

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