



HVFC Medical Cover Policy for all Players

All Happy Valley Football Club players are covered via **JLT Personal Injury Policy** which covers all AFL clubs.

Happy Valley Football Club is able to cover the following Non Medicare examples through JLT Insurance

- 1) Ambulance,
- 2) Physiotherapist,
- 3) Dental,
- 4) Private Hospital Accommodation,
- 5) Chiropractor
- 6) Quadriplegia/Paraplegia (Total \$500,000)

JLT will cover up to 90% reimbursement, (with a maximum of \$3,500 per claim) the excess of \$50 excess per claim is payable by the player/family.

What is not covered

- 1) Doctor,
- 2) Surgeon,
- 3) Surgeons assistant,
- 4) Anesthetist,
- 5) X-Rays,
- 6) Public Hospitals,
- 7) Medicare Gap.

For further information you can go to JLT Insurance website www.jltsport.com.au

Ambulance Cover

Our Club strongly suggests that it is in your best interest to have full Ambulance cover. Our Club Trainers WILL make the decision to call an Ambulance in the event of an injury, regardless of whether the player has cover or not – this is in accordance with the Trainers Duty of Care.

In most cases Ambulance cover is included with Private Health Cover, however if you do not have Private Health Cover the costs to join are as follows:

Single \$79.50

Family \$158.00

Pension \$48.00

Pension Family \$95.50

As an example the cost of an ambulance from HVFC to Flinders Medical Centre is as follows:

Emergency (Priority 1) \$934 + \$5.40 per kilometre – Total Cost \$977.20 (with HVFC insurance cover through JLT Insurance you will still be required to pay a gap of \$147.72)

Non Emergency \$208 + \$5.40 per kilometre – Total Cost \$251.20 (with HVFC insurance cover through JLT Insurance you will still be required to pay \$75.12).

Non Transport \$205.00 (with HVFC insurance cover through JLT Insurance you will still be required to pay \$70.50)

For further information go to www.saambulance.com.au or call **1300136272** “Accidents do Happen”