

INSURANCE

The following members who hold current full (adult, junior and Spikezone) or social memberships for Volleyball South Australia are covered under our nationwide personal accident insurance scheme provided by Sportcover. Members are eligible only for injuries suffered while participating in a Volleyball South Australia and/or affiliated club/association-related activity (event, competition, training, or other sanctioned activity).

FAQ	IS IT COVERED?	WHY?
Are Medicare related items and expenses covered?		Unfortunately due to the Health Insurance Act 1973 Sportcover are prohibited from paying the Medicare gap or anything towards any Medicare related expenses, such as a Doctor, Surgeon, Surgeon's assistant's booking/admin fees, Anesthetist, Pathologist & Radiologist.
Are Non-Medicare Medical items and expenses covered?		The policy covers many Non-Medicare Medical expenses such as Private Hospital accommodation, theatre fees, physiotherapy, chiropractic, dental, ambulance, non-refundable MRI's, Acupuncture, Osteopath, Naturopath, Massage, Hydrotherapy, and Podiatry.
Are bandages and pharmaceutical items such as pain killers and creams covered?		Unfortunately, this does not fall under the scope of cover and is not covered under the policy.
Does our policy cover equipment such as crutches and wheelchair hire?		This is covered under the policy however your hire deposits are excluded from cover.
Can I still claim if I have Private Health Insurance?		You must claim through your Private Health Insurer first and a proportion of the gap is usually refunded by Sportcover.
Can I claim for broken spectacles and other personal property?		Unfortunately, this does not fall under the scope of cover and is not covered under the policy.
Will insurance pay my bills up front?		Our policy does not cover 100% of your medical expenses, you must pay all your bills and send through your receipts to Sportcover for consideration.
Do Sportcover only settle my claim when treatment is complete?		Your claim with Sportcover is settled when one of the following events occurs, whichever comes first: Your treatment is complete; You are able to return to training or playing sports; You exceed the 12 month policy period; The maximum amount payable under the policy has been exceeded
Am I able to claim loss of income?		Unfortunately, Volleyball SA's personal accident insurance does not cover members for income loss. Volleyball SA recommends that all members, as well as non-participating officials, obtain their own Private Health Insurance, Life Insurance, and Income Protection to ensure they have adequate coverage tailored to their individual circumstances.