

PERSONAL ACCIDENT INSURANCE

Australian Little Athletics (which includes every affiliated Association and Centre), provides Personal Accident Insurance cover for all registered Little Athletes, officials and voluntary workers. This cover does not extend to spectators.

Cover for athletes is effective when the athlete is engaged in Little Athletics competitions and training (officially organised and sanctioned by and under the control of the LAANSW or a Centre); when attending social functions officially organised by and under the control of the LAANSW or a Centre, and when travelling directly to and from, either of the above.

Cover for officials and voluntary workers is effective when a volunteer or official is actively involved in helping or officiating at a competition conducted by LAANSW or a Centre and when travelling directly to and from an activity conducted by LAANSW or a Centre.

It should be noted that anyone who suffers an injury or accident, who is on the field but not officiating/helping, is not covered by this policy.

To download a brochure summarising the ALA Insurance cover, [click here](#).

The following details regarding Personal Accident Insurance should also be noted:

- An excess of \$50 applies to each injury
- The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement.
- The policy does not cover the shortfall between the reimbursement by Medicare and the total cost of the consultation. This shortfall is the responsibility of the injured party. The Medical Benefits Section refers to non-Medicare medical expenses such as ambulance, dental, private hospital and surgical expenses not claimable from Medicare.
- The policy has limitations on the amount payable for any one injury claim. If you would like to increase any of the benefits provided, then please contact the Insurance Broker for the Scheme, Willis Australia Ltd on 02 9285 4111 or 1300 945 547.
- Medical expenses will only be reimbursed by this policy if they are incurred within 52 weeks of the day of the injury.

Details of any injury sustained at Little Athletics should be reported immediately to an executive member of your Centre, so they may forward the necessary forms to LAANSW, within 30 days of the accident.

To access further insurance details for Australian Little Athletics members please [click here](#) and you will be redirected to the Willis Australia site.

To download a copy of the Personal Accident Claim Form, [click here](#).

For questions regarding Insurance please contact the LAANSW Office on 9633 4511 or email admin@laansw.com.au.