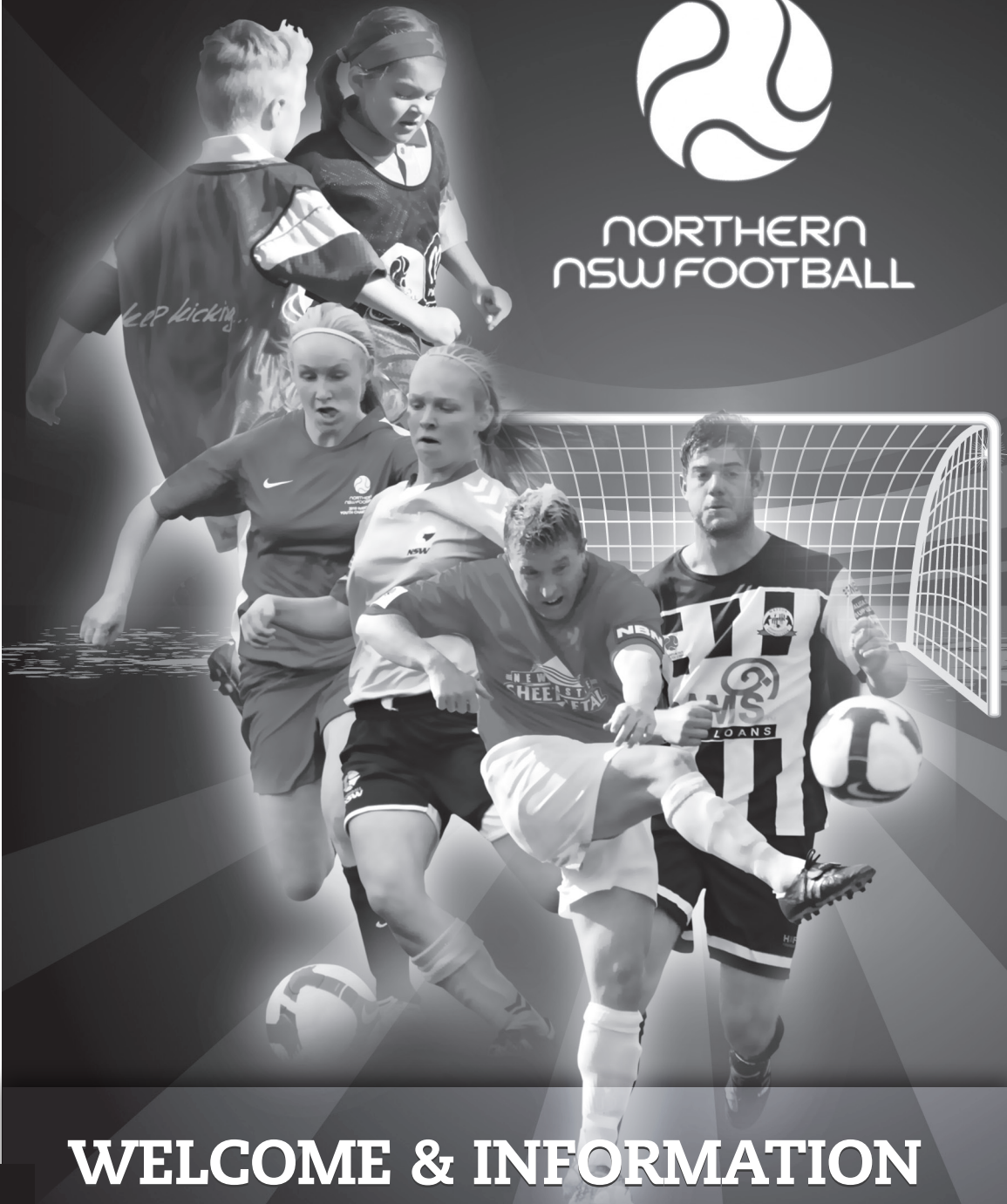




NORTHERN  
NSW FOOTBALL



**WELCOME & INFORMATION  
BROCHURE FOR PLAYERS**

## **WELCOME FROM NNSWF'S CHIEF EXECUTIVE OFFICER, DAVID ELAND**

It is my great pleasure to welcome all players to season 2011, particularly those girls and boys, and the ever increasing number of adults who are participating in our great sport for the first time. All players can be assured that Northern NSW Football in partnership with our 7 Member Zones and 250 Member Clubs is committed to making every effort to meet your expectations. This season promises to be very exciting on the global "stage" with the Matildas' participating in the FIFA Women's World Cup in Germany starting on 26 June, the Young Socceroos have qualified for the FIFA U-20 World Cup in Colombia commencing on 29 July and the Joeys will compete in the U-17 FIFA World Cup in Mexico throughout June and July.

Locally we're very excited about the release and more importantly the implementation of a new strategic plan, which clearly identifies how we intend to achieve our vision of Football being recognised as the number one sport throughout Northern NSW. I encourage all participants to familiarise themselves with the plan, which is hosted on our website so that you're aware of what programs and services you are contributing to through your valued registration fee. I'm thrilled to report that NNSWF's Member Zones have committed to an integrated website network and online competition management system which will greatly enhance communication and your access to all important results and statistics. This initiative is just one of the myriad of activities that NNSWF will fund and co-ordinate in 2011 thanks largely to the contribution of registered players. In fact NNSWF will invest approximately \$5.5m in 2010.11 on programs and services which aim to grow, develop and promote football throughout Northern NSW.

### **CRITICAL SUCCESS FACTORS 2011**

NNSWF is committed to implementing a myriad of activities throughout Northern NSW in 2011 which aim to achieve the following Critical Success Factors.

<b>Key Pillar</b>	<b>Critical Success Factor</b>
Governance and Leadership	Meet NNSWF's Members' expectations relating to leadership, relevance, clarity of strategic direction, effectiveness of communication, responsiveness and value for money.
Community Football	Increase the total number of registered players throughout Northern NSW by 3% in 2011 as compared to 2010.
High Performance	NNSWF State Teams will finish in the top 3 places of their respective pools in the 2011 FFA National Championships and a minimum of two players will be selected in each "All Stars" team.  NNSWF will provide a minimum of 11 National representatives in 2011.
Football Operations	Satisfy the expectations of 80% of Member Zones and 65% of clubs competing in NNSWF's Premier Competitions
Marketing and Communications	Generate football editorial, which reaches a total cumulative audience of 15 million people in print media throughout Northern NSW in 2010.11.
Finance	Achieve budget surplus as adopted by NNSWF's Board of Directors in September 2010

I wish all players, match officials, coaches, club office bearers and volunteers an enjoyable and safe season.

Yours in football



**David Eland**  
Chief Executive officer

## **NNSWF ACCIDENT SUPPORT PROGRAM: BENEFITS SUMMARY**

### **(TO BE READ IN CONJUNCTION WITH PRODUCT DISCLOSURE STATEMENT)**

Player Registration Fees provide all players with access to NNSWF's Accident Support Program and public liability insurance. Furthermore, insurance premiums paid by players provide all clubs and Zones with public liability insurance and volunteers and officials with Accident Support. The following is only a summary of the primary benefits. The Product Disclosure Statement (PDS) is enclosed within NNSWF's Information Handbook which has been provided to all club secretaries and is also available on the following website: [www.northernnswfootball.com.au](http://www.northernnswfootball.com.au).

#### **1. Non-Medicare Medical Expenses**

Reimbursement of up to 85% of non-Medicare medical expenses (net of any recoveries from private health insurance) up to a limit of \$5000. Claimable expenses include physiotherapy, chiropractic, osteopathy, massage, acupuncture (all following doctor referral), ambulance, dental, private hospital (accommodation/theatre fees), prosthesis and orthotics prescribed by a surgeon following surgery. Claims not resulting in or requiring surgery are limited to \$350 per injury and an excess of \$50 applies to those not privately insured.

#### **2. Loss of Income**

Wage earners suffering Temporary Total Disablement may be eligible for a payment of \$300 per week (or 85% of average weekly wage whichever is the less) payable for a period of up to 52 weeks following a 14 day excess. Junior players (under 18) are not eligible for Loss of Income benefit; however, cover for junior wage earners can be secured by way of an increased premium through NNSWF. **Additional cover for wage earners is available only on a "team" basis through club secretaries.**

#### **3. Household Help Allowance**

Reimburses non-wage earners 85% of expenses incurred for home help and child minding up to \$300 a week for a maximum of 52 weeks following a 7 day excess. Medical certificates are required.

#### **4. Parent's Inconvenience Allowance**

Parents of full-time students under the age of 18 who are Hospitalised may be eligible for benefits totaling up to \$1500 to offset costs of visitation. Excess of 24 hours applies and payment is limited to \$25 a day.

#### **5. Student Assistance Benefit**

Reimbursement of 85% of expenses for up to 52 weeks incurred for bonafide home tutorial by a qualified tutor up to \$300 per week for students who are unable to attend normal place of education following a 7 day excess.

#### **6. Death and Disablement**

The PDS outlines the full schedule of benefits payable in the event of many disablements.

Some of the more notable include:

Total and permanent disablement:	100% of capital benefit
Loss of sight — 1 or both eyes:	100% of capital benefit
Loss of hearing — 1 ear:	50% of capital benefit
Loss of hearing — 2 ears:	100% of capital benefit
Accidental Death benefit:	100% of capital benefit
(limit \$20,000 for insured persons under the age of 18 years)	

CAPITAL BENEFIT \$100,000

#### **7. Lifestyle Modification Benefit**

If an insured person is paid a Capital benefit under any of the payable conditions 2,4,5 or 7 (of the Capital benefits section of the policy) we will also pay for the cost necessarily incurred by the insured person in modification of their motor vehicle, their home or in relocation to a suitable home, up to a maximum of \$20,000.

PLEASE NOTE: DISABLEMENTS RESULTING DIRECTLY FROM ANY INJURY, MEDICAL CONDITION, INFIRMITY OR WEAKNESS KNOWN TO HAVE EXISTED PRIOR TO THE COMMENCEMENT OF THIS POLICY ARE NOT COVERED.

QBE Insurance (Aust) Ltd does not take responsibility for this advice. The advice in this brochure is general advice only and has been prepared without taking account of your specific needs. So as to ensure the coverage is specific for your needs you should read the Product Disclosure Statement for this product which has been provided to all club secretaries and is available on [www.northernnswfootball.com.au](http://www.northernnswfootball.com.au).

## ACCIDENT SUPPORT PROGRAM: CLAIM PROCEDURE

The following procedure is to be completed by any insured person wishing to submit an Accident Support Program claim.

1. Report the injury immediately to your club's insurance officer who will issue you with a Claim form/ Physician's Statement Sheet. (Also available on [www.northernnswfootball.com.au](http://www.northernnswfootball.com.au)) These forms are to be fully completed and returned within 90 days of the injury.
2. If you are claiming Loss of Income Benefits, have your employer complete the relevant section on the reverse side of the claim form, regarding period of your incapacity and employment details. Failure to fully complete this section may jeopardise the claim and will cause unnecessary delays in processing. Self employed persons must complete employment details onto a Statutory Declaration, and supply any other requested information relevant to the claim. **Loss of Income Benefits Cover is only available to certain registration categories. For verification players need their club to contact Northern NSW Football Office.** On-going Loss of Income Benefits require new medical certificates every 14 days.
3. The Physician's Statement is to be completed by your physician only (chiropractors and physiotherapists are not permitted to complete this form). All individuals must consult a doctor immediately after injury.
4. Have your club's insurance officer or secretary complete the club's section of the form and return the claim form and Physician's Statement, together with any paid **NON-MEDICARE** receipts to this office within 90 days:

Address: QBE Insurance (Australia) Limited  
GPO Box 4108, Sydney 2001

A copy of page 1 of this form must also be sent to Northern NSW Football Office for verification of registration.

**MEDICARE ITEMS AND MEDICARE GAP\*** are not covered at all by this scheme due to restrictions under Federal legislation.

**Medicare Items** include, but are not limited to, accounts from doctors, surgeons, anaesthetists, x-ray, pathology, MRI's etc.

**\*Medicare Gap** is the difference between the amount charged by a Medicare provider, and the amount refunded by Medicare.

### DO NOT FORWARD MEDICARE ACCOUNTS/RECEIPTS

5. If you are in a Private Health fund receipts should be submitted to your fund firstly for reimbursement. Any amount not covered should be submitted to QBE together with your rebate statement for consideration. **THIS INCLUDES AMBULANCE EXPENSES.**

**NB** The policy only responds to paid receipts (no exceptions). **Please do not submit unpaid accounts.**

If there are no receipts available initially, please send the receipts in after the claim has been lodged. Following this procedure will ensure the maximum benefits and prompt response.

**Expenses incurred more than 52 weeks after date of injury are not claimable.**



**KEEP ON THE BALL WITH THE LATEST FOOTBALL NEWS**

**[WWW.NORTHERNNSWFOOTBALL.COM.AU](http://WWW.NORTHERNNSWFOOTBALL.COM.AU)**