

Office use only

Policy Number: A13804AAA

Claim Number: \_





# PERSONAL INJURY CLAIM FORM

For Injuries incurred after 1 February 2023



Completed claim forms must be sent to;

### **N2N Claims Solutions**

Locked Bag 3111 Rhodes, NSW 2138

Phone: 1800 999 626

Email: sports@n2nclaims.com.au



#### **INSURANCE BROKER FOR NETBALL AUSTRALIA:**

Authorised Representative No. 432898 a corporate authorised representative of Willis Towers Watson AFSL: 240600

Phone (02) 8599 8660 or local call cost only 1300 945 547 Email: netball@vinsurancegroup.com

# NETBALL AUSTRALIA SUMMARY OF INSURANCE COVER

#### What is Covered?

The Netball Australia National Risk Protection Insurance Personal Accident Insurance Program, which extends to cover Netball ACT, Netball NSW, Netball NT, Netball QLD, Netball SA, Netball TAS, Netball VIC and Netball WA, provides cover for a number of policy benefits. Please refer to the V-Insurance Group Netball Australia website to view the Product Disclosure Statement with full terms and conditions.

The most commonly claimed sections of the Netball Australia Personal Accident policy are reimbursement of Non Medicare Medical expenses and Loss of Income cover.

#### **Important Information**

The Health Insurance Act (Cth) 1973 is Federal Government Legislation which does not permit the insurer to contribute to any charges covered, or partiallycovered by Medicare. Sometimes, your Doctor, specialist or surgeon may charge more than the Medicare rebate, which may leave you with out of pocket expenses. This is commonly called the "Medicare Gap". The Medicare Gap is not covered by the Netball Australia Insurance Program due to Government Legislation.

Please refer to the table below for some common examples:

Non-Medicare Medical Items; claimable as per the Personal Accident policy wording	Items covered by Medicare; not claimable through the Personal Accident Policy
Ambulance	Doctor
Physiotherapist	Public Hospitals
Dental	Surgeon & Surgeon's Assistant
Private Hospital Accommodation	X-Rays
Chiropractor	Anaesthetist
MRI Scans*	MRI Scans*

\*MRI scans are generally covered through Medicare; however please check with your treating physician, as sometimes the provider is not registered with Medicare.

#### What are the Policy Benefits for Non Medicare Medical and Loss of Income

The following table outlines the policy benefits applicable for Non Medicare Medical and Loss of Income under the Netball Australia Insurance Program;

Non-Medicare Medical	Benefit
	Reimbursement of 75% up to \$2,500 per injury for members / players (\$5,000 for officials and volunteers) 100% cover for ambulance only up to \$2,500 for members / players and \$5,000 for officials and volunteers \$75 excess will apply if you do not have Private Health Insurance for the expense claimed. Nil excess will apply if you have claimed any portion of the cost through your Private Health fund.
Loss of Income	Benefit
If as a result of your injury you are prevented from working in your occupation a Loss of Income benefit may apply	85% reimbursement up to a maximum of \$250 per week (except Netball WA which is \$300 per week) (members / players). Higher limits apply for officials / volunteers.
	14 day excess, 104 week benefit period



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#### Important Notes

**Please note:** This claim form is only to be completed if you injury has occurred after 1 February 2023. If your injury ocurred prior to this date please contact V-Insurance Group for the correct claim form.

This insurance cover is underwritten by: Canopius Australia & Pacific, Australia Branch

ABN 16 782 552 577

Claims are managed by:

N2N Claims Solutions
ABN 60 603109 888

1. This summary of cover provides factual information about the Netball Australia Insurance Program.

- 2. This information is only a summary of the cover provided. The policy with full conditions is available at www.vinsurancegroup.com/netball or available by contacting Netball Australia.
- 3. This insurance program commences on 1 February 2023 and expires on 1 February 2024.
- 4. V-Insurance facilitates this insurance program which provides benefits to those registered members of Netball Australia who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members and officials are encouraged to take out private health insurance.
- 5. Netball Australia is not and does not represent itself as a registered insurance broker by endorsing the products outlined in this claim form.

### **HOW TO MAKE A CLAIM**

Dear Netball Australia member,

A Personal Accident Claim Form (**Claim Form**) is attached at page 5. Before lodging the Claim Form, please ensure all sections are fully completed. Failure to complete all sections of the Claim Form properly may delay settlement of your claim.

- 1. Only one Claim Form (per injury) is required. A Claim Form should be completed and submitted as soon as you become aware that you will be making a claim. You do not have to wait until after you have completed treatment for your injury to lodge your Claim Form.
- 2. Please ensure that you fully complete pages 5 & 6 and sign and date the Declaration.
- **3.** Please ensure that your Association/Club official completes and signs the Association/Club Declaration on page 5.
- 4. If you intend to claim for Loss of Income:
  - a) You and your employer/salary office must complete page 8. If self-employed your accountant must complete these details;
  - b) You <u>must</u> complete the Tax File Declaration form on page 9. If you are employed and pay tax on the income you earn (known as PAYE), the Australian Tax Office (ATO) requires tax to be deducted from any income that is paid to you. Personal Accident Loss of Income benefits are viewed as income earned. This declaration will be forwarded to the ATO onyour behalf so that they have a record of the benefits paid to you as part of your entitlements under the Personal Accident policy.
  - c) Have your Attending Physician or Physiotherapist complete the page titled "Doctor's Statement" on page 11.
- **5.** For claims involving Non-Medicare medical expenses:
  - a) Medical treatment must be certified necessary by an attending physician and incurred within Australia. (An attending physician includes a general practitioner, physiotherapist, chiropractor, dentist).
  - b) Have your Attending Physician complete the "Attending Physician" statement on page 11.
- 6. Please attach all original receipts (unless retained by your health fund). Hospital claims must be accompanied by an itemised receipt. If treatment is covered by your Private Health Fund, please send their rebate advice with a copy of the relevant account.



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Please note: No cover is provided for Surgeons, Anaethetists, Doctors, X-rays or other accounts which are partly covered by Medicare. The Australian Health Insurance Act does not permit the insurer to contribute to any charges covered by Medicare (including the Medicare Gap).

The insurer will pay a percentage of the amount, as indicated in the Policy schedule, for private hospital bed and theatre fees, dental, ambulance (if not otherwise covered), chiropractic, physiotherapy, osteopath, naturopath, massage and pay for orthotics prescribed by a surgeon to aid recovery.

Subject to the Insurance Contracts Act 1984 any treatment rendered necessary by injury must be completed within 12 calendar months from the date of such injury occurring.

- 7. Once you have fully completed all sections of the Claim Form, please have your Association/Club complete and sign page 5 and confirm your injury occurred during a sanctioned activity.
- **8.** Please forward the entire form with supporting documentation to N2N Claim Solutions. They handle all claims for the insurer. Their contact details are as follows:

N2N Claims Solutions Locked Bag 3111 RHODES NSW 2138 Phone 1800 999 626 Email sports@n2nclaims.com.au

- 9. Your reimbursement payment will be made by N2N Claim Solutions by direct deposit.
- 10. Once your claim is registered, you can submit ongoing invoices via N2N Claim Solutions. N2N Claim Solutions can also be reached on the above contact details should you wish to make enquiries relating to the progress of your claim.
- **11.** If you have any further queries relating to your claim or the cover, please do not hesitate to call the V-Insurance Group Team on (02) 8599 8660 or 1300 945 547.



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## PERSONAL ACCIDENT CLAIM FORM

CLAIMANT DETAILS						
Association Name(compulsory):	Member No (if app	licable):	Claimant's	Given Name:		
Club Name (if applicable):			Surname:			
Name of team/age group/grade:						
Gender:  □ Male □ Female other	Occupation:			Date of Birth:	/	/
Address	S	State	Postcode	Email:		
Phone Number (work):	Home: ( )			Mobile:		
Please tick the category applicable If Other, please advise	•		☐ Coach	☐ Umpire	☐ Oth	ner
DECLARATION AGREEMENT	T AND AUTHORIS	SATION	BY CLAIM	ANT		
I (ins I have provided, is true, correct and complete in a nature relevant to the assessment of my claim, that I hereby authorise Canopius Australia & Pacific company, any hospital, physician, medical practice institutions including banks, the Taxation Depart prescription of medication, copies of hospital material pastand present employer, copies of accounts and I consent to the collection, use and disclosure of Canopius Australia & Pacific complies with the oblication of Canopius Australia and Pacific complies with the oblication of Claimant (or Legal Guardian if under 18 years of age)	at all benefits under this policy to collect and disclose informe, any medical services provious timent or my accountant with nedical records and tests and accountants statements included in the privacy and the Privacy Act 199	nade any false shall be forfeit mation about r der, any past concern respect to a and reports, r uding my taxat ius Australia & (Cth) and the	e or fraudulent stated.  me from and to progressent employing sickness, injuing medical practice tion returns and as a Pacific and their e principals laid out.	the Health Insurance er, investigators, insuran ry, medical history, con records, vocational an assessments.	called information commission, and reference insultation, tredid employme the to assess shich is readily	ion of a material , any insurance bureau, financial atment including nt records from the claim. available upon
Name of Association/Club:		Name of Association/Club Official making this statement:			tatement:	
Official Position:		Telephor	ne Number:	( )		
Address					State	Postcode
I, the above mentioned Netball Australia Club Offi insured person as identified in the Personal Accide statement is true and correct, and to the best of my	ent Insurance with Canopius A	Australia & Pac	cific at the time of	the accident, that the info	ormation cont	
Do you have any comments in related If yes, please detail below	tion to this claim?			☐ Yes ☐	No	
Dated: / /	Signature of Associat	tion/Club (	Official:			



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Policy Number: A13804AAA

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ACCIDENT DETAILS			
Describe the accident and how it happened?			
Describe your injury?			
When did your accident occur?			
Date: / / Time: am/pn	n		
Was your activity at the time of the accident?	Officially organ	nised competition	
(please tick)	Officially organ	nised training	
	Social or priva	te competition	
	Travelling to a	nd from activity	
	Sanctioned fur	ndraising/social event	
What type of Netball activity were you participating in?	Netball Associ	ation / Club Activity	
(please tick)	Fast 5 Netball		
	NetFest		
	Social Netball	Training / Competition	
Please provide the address of where the injury occurred	?		
State the name of any one witness to the injury:	Address of Wit	ness:	
Person to whom accident/incident was reported?	Date and time reported?  Date: / / Time: am/pm		
Brief summary of treatment/action taken at the time of the	e accident/incide	ent?	
Was hospitalisation required?	If yes, please advise the name of hospital?		
If admitted into hospital, how long were you there?	Name of person who gave treatment?		
Do you have Private Health Insurance?	If yes, please g	jive fund name?	
Advise when you did (or expect to):	Cease work/ne	ormal activities	
	Cease training		
	Cease participating		
	Resume work	normal activities	
	Resume traini	ng	
	Resume partic		
Have you ever had this injury or similar injuries in the past? Yes/No  If yes, please advise when? / /			/ /



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The following information is required for Netball Australia research to assist with Risk Management,			
answering these questions will not affect your claim			
Where did your injury occur? (please tick)	Indoor		
	Outdoor		
Surface at point of injury? (please tick)	Timber		
	Synthetic		
	Concrete / Asphalt		
	Other, please advise		
Weather conditions? (please tick)	Fine		
	Rain		
	Showers		
	Extreme Heat		
	Extreme Cold		
Surface Conditions? (please tick)	Wet		
	Dry		
	Other, please advise		
Quarter/half injured? (please tick)	1 <sup>st</sup> Quarter		
	2 <sup>nd</sup> Quarter		
	3 <sup>rd</sup> Quarter		
	4 <sup>th</sup> Quarter		
	Not applicable		



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LOSS OF INCOME	DECLARATION FORM IF YOU ARE CLAIMING FOR LOSS OF INCOME)		
100 most comi elle tillo section a tile tax file nomber e	(please tick Yes No		
Can compensation be claimed under worker's compensation insurance including Loss of Income?	<u>"</u>		
Have you ever made any previous claims in respect to per insurance?	rsonal accident insurance or any other		
3. Have you engaged in any other income earning employed	ment since you have been injured?		
THE FOLLOWING SECTION MUST BE COMPLETED B IF SELF EMPLOYED, PLEASE HAVE YOUR ACCOUNT			
Name of employer:	Telephone Number: Fax Number: ( )		
Address of employer:	State Postcode		
Date ceased work due to injury: / /	Date expected to resume normal duties: / /		
Employee weekly salary as at date of injury:  Net \$	Date commenced employment with company: / /		
Income Definition:			
□ Self Employed □ Full Time	☐ Part Time		
During the period of incapacity the employee has received			
\$ Normal Pay From	/ to/		
\$ Sick Pay From	/ to/		
\$ Workers' Compensation From	/ to/		
	/ to/		
Has the employee returned to work?	☐ res ☐ No		
Has the employee lodged or intending to lodge a Worker	s Compensation Claim?		
A. IF EMPLOYED			
Salary officer's name:	Phone Number: ( )		
Salary officer's signature:	Date: / /		
Company Stamp:	ABN/ACN:		
B. IF SELF EMPLOYED			
Accountant's name:	Phone Number: ( )		
Accountant's signature:	Date: / /		
Accountant's Company Stamp:			



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# **Tax file number declaration**This declaration is NOT an application for a tax file number.

- Use a black or blue pen and print clearly in BLOCK LETTERS.
- Print X in the appropriate boxes.
  Read all the instructions including

ato.gov.au — nead all the instructions	sincluding the privacy statement before you complete this declaration.
Section A: To be completed by the PAYEE	5 What is your primary e-mail address?
What is your tax file number (TFN)?	
OR I have made a separate application/enquiry to	
information, see	
question 1 on page 2 of the instructions.  OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.	Day Month Year
OR I am claiming an exemption because I am in	6 What is your date of birth?
receipt of a pension, benefit or allowance.	7 On what basis are you paid? (select only one)
What is your name? Title: Mr Mrs Miss Ms	Full-time Part-time Labour Superannuation or annuity employment hire income stream Casual employment
Surname or family name	8 Are you: (select only one)
First given name	An Australian resident for tax purposes A foreign resident for tax purposes OR A working holiday maker
	9 Do you want to claim the tax-free threshold from this payer?
Other given names	Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.
	Answer <b>no</b> here if you are a foreign resident or working holiday
What is your home address in Australia?	Yes No Maker, except if you are a foreign resident in receipt of an Australian Government pension or allowance.
	10 Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or
	Trade Support Loan (TSL) debt?
Suburb/town/locality	Yes Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment.
State/territory Postcode	DECLARATION by payee: I declare that the information I have given is true and correct.
State/territory Positione	Signature
	Date Day Month Year
If you have changed your name since you last dealt with the ATO, provide your previous family name.	You MUST SIGN here / / /
	There are penalties for deliberately making a false or misleading statement.
Once section A is completed and signed, give it to your payer to com	nlete section B
Section B: <b>To be completed by the PAYER</b> (if you are a <b>What is your Australian business number (ABN) or</b> Branch number	not lodging online)    5 What is your primary e-mail address?
withholding payer number? (if applicable)	
If you don't have an ABN or withholding	
payer number, have you applied for one?	6 Who is your contact person?
What is your legal name or registered business name (or your individual name if not in business)?	
(or your individual name it not in business)?	Business phone number
	Dusiness priorie number
	7 If you no longer make payments to this payee, print X in this box.
	<b>DECLARATION by payer:</b> I declare that the information I have given is true and correct.  Signature of payer
What is your business address?	Date Day Month Year
Suburb/town/locality	There are penalties for deliberately making a false or misleading statement.
	Return the completed original ATO copy to:
State/territory Postcode Postcode	Australian Taxation Office See next page for:
	PO Box 9004 PENRITH NSW 2740  ■ payer obligations ■ lodging online.



## NON MEDICARE MEDICAL EXPENSES (ONLY COMPLETE THIS SECTION IF CLAIMING FOR THESE EXPENSES) Do not attach accounts paid or part paid by Medicare. The Australian Health Insurance Act does not permit us to contribute to any charges covered by Medicare (including the Medicare Gap) Are you a member of an Ambulance Service? ☐ Yes ☐ No Are you a member of a Private Health Fund? ☐ Yes ☐ No If yes, please provide details ..... ☐ Yes ■ No Hospital Cover? Extras covering Physio etc ☐ Yes ☐ No Original accounts and receipts must be submitted together with details of recoveries from any Private Health Insurance. NAME OF PROVIDER NATURE OF DATE OF **CHARGE** PRIVATE **AMOUNT** SERVICE **SERVICE** HEALTH FUND **CLAIMABLE** RECOVERY (IF E.G DENTAL APPLICABLE) **PHYSIOTHERAPY ETC Total Less Excess TOTAL AMOUNT OF CLAIM**

If claiming physiotherapy or other specialist treatment, please provide the name and address of referring doctor:
Name of Doctor:
Address:



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Completed claim forms should be sent to N2N Claims Solutions <a href="mailto:sports@n2nclaims.com.au">sports@n2nclaims.com.au</a> or Locked Bag 3111, Rhodes NSW 2138 For any inquiries please call the Insurance Broker for this policy, V-Insurance Group on 1300 945 547

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Policy Number: A13804AAA

Claim Number:

### SPORTS INJURY ATTENDING PHYSICIAN'S REPORT

#### **IMPORTANT**

- 1. The patient is responsible for any fee for this statement.
- 2. This form can <u>only</u> be completed by the treating Medical Practitioner, Surgeon or Physiotherapist.
- 3. If "Yes" answered to any of the following, please give details.
- 4. Dashes or blank spaces are not acceptable.

TO BE COMPLETED BY THE ATTENDING PHYSI	CIAN/PHYSIOTHERAPIST
Patient's Full Name:	How long have you known the patient?
What date and where were you first consulted by the patier	nt in connection with the present injury? / /
Patient's Occupation:	
Are you the patient's regular general practitioner?	Yes No
What is the exact nature of the present injury?	
Front	Back



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Do you consider the patient's injury to be a new injury?	ш	Yes	t□ .No
A recurrence of an old injury?		Yes	□ No
If yes, please state condition and advise when previous	s treatment was give	en	
Have you referred the patient to any other services or tr	reatment?	Yes	☐ No
Please specify the type and approximate number of treat	atments required:		
□ .P.hysiotherapy			
☐ Chiropractic			
☐ Other			
Have any surgical procedures been performed? If yes,	please specify		
What auraical procedures are contamplated?			
What surgical procedures are contemplated?  Are there any further remarks which may assist in asset			
	-		
Is there any permanent disability at present?		Yes	□ No
If yes, please explain giving estimated percentage loss of	of function		
Was the patient obliged to cease work?		Yes	☐ No
If so, when do you expect the claimant to resume:	E !! D .!!		
What date do you advise the patient to return to netball	Full Duties		
	Full Duties ?		□ No
What date do you advise the patient to return to netball	Full Duties?	Yes	□ No
What date do you advise the patient to return to netball.  Does the patient have any congenital defects or chronic	Full Duties?	Yes	□ No
What date do you advise the patient to return to netball.  Does the patient have any congenital defects or chronic lf yes, please give dates, name of treating doctor and one of treating doctor and one of treating doctor.	Full Duties? c diseases?	Yes	□ No
What date do you advise the patient to return to netball.  Does the patient have any congenital defects or chronic lifyes, please give dates, name of treating doctor and lift the patient has been hospitalised, please give name of the patient has been hospitalised, please give name of the patient has been hospitalised.	Full Duties? c diseases?  describe of hospital and dates	Yes s hospi	□ No
What date do you advise the patient to return to netball.  Does the patient have any congenital defects or chronic lifyes, please give dates, name of treating doctor and lifted	Full Duties? c diseases?  describe of hospital and dates	Yes s hospi	□ No
What date do you advise the patient to return to netball.  Does the patient have any congenital defects or chronic lifyes, please give dates, name of treating doctor and lifted	Full Duties? c diseases?  describe of hospital and dates	Yes s hospi	□ No
What date do you advise the patient to return to netball.  Does the patient have any congenital defects or chronic lifyes, please give dates, name of treating doctor and lifted	Full Duties? c diseases?  describe of hospital and dates	Yes s hospi	□ No
What date do you advise the patient to return to netball.  Does the patient have any congenital defects or chronic of the patient have any congenital defects or chronic of the patient have any congenital defects or chronic of the patient have any congenital defects or chronic of the patient have any congenital defects or chronic	Full Duties? c diseases?   describe of hospital and dates e Admitted / /	Yes s hospi Date F	No litalised:
What date do you advise the patient to return to netball.  Does the patient have any congenital defects or chronic lifyes, please give dates, name of treating doctor and lift the patient has been hospitalised, please give name of Name of Hospital:  Date  CERTIFICATION BY ATTENDING PHYSICIAN  I hereby certify I have personally examined the above named patient	Full Duties ? c diseases?  describe of hospital and dates e Admitted / / and in my opinion the sta	Yes  s hospi  Date F	No litalised:
What date do you advise the patient to return to netball'  Does the patient have any congenital defects or chronic  If yes, please give dates, name of treating doctor and of the patient has been hospitalised, please give name of the Name of Hospital:  Date  CERTIFICATION BY ATTENDING PHYSICIAN  I hereby certify I have personally examined the above named patient this claim form are consistent with the patient's injury.	Full Duties ? c diseases?	Yes  s hospi  Date F  /  atements	Italised: Released /
What date do you advise the patient to return to netball.  Does the patient have any congenital defects or chronic if yes, please give dates, name of treating doctor and in the patient has been hospitalised, please give name of Name of Hospital:  Date  CERTIFICATION BY ATTENDING PHYSICIAN  I hereby certify I have personally examined the above named patient this claim form are consistent with the patient's injury.  Name:	Full Duties ? c diseases?	Yes s hospi Date F /	italised: Released /
What date do you advise the patient to return to netball'  Does the patient have any congenital defects or chronic  If yes, please give dates, name of treating doctor and of the patient has been hospitalised, please give name of the Name of Hospital:  Date  CERTIFICATION BY ATTENDING PHYSICIAN  I hereby certify I have personally examined the above named patient this claim form are consistent with the patient's injury.  Name:  Fax: ( )	Full Duties ? c diseases?	Yes s hospi Date F /	italised: Released /



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METHOD OF PAYMENT
Should a benefit be payable for this claim, you will be able to receive your payment only by Electronic Funds Transfer (EFT) to a nominated bank account
Please complete the details below.
NAME OF CLAIMANT
Title:  Mr Mrs Ms Miss
Name:
BANK ACCOUNT DETAILS
BSB Number (all 6 digits are required here)  Account Number
Nominated account name:
Bank, Credit Union, Building Society name:
Branch:
DECLARATION BY CLAIMANT (OR GUARDIAN IF CLAIMANT UNDER 18)
I understand that by investigating my claim or by accepting proof of my claim, neither N2N Claims Solutions (N2N) or Canopius Australia & Pacific (Canopius) have made no acceptance of liability, nor waived any of its rights in defence of any claim arising under the policy.
I agree to N2N or Canopius using and disclosing my personal information pursuant to their Privacy Policy and this document. In the event of any conflict between the documents, this document will be determinative. This consent remains valid unless I alter or revoke it by giving written notice to N2N's Privacy Officer. I authorise any person or entity, including those referred to above, to provide to N2N or Canopius such personal information (including health information) as N2N or Canopius in its absolute discretion considers relevant for its assessment of my claim or my entitlement to benefits.
I will use my best endeavours and render all reasonable assistance and cooperation to N2N in the assessment of my claim. I confirm that any information that I supply will be true and correct and that I will not withhold any information likely to affect the acceptance or handling of my claim.
I understand that if I do not consent to the terms of this authority or revoke my consent, N2N or Canopius may not be able to process or assess my claim.
I appoint N2N to do everything necessary or expedient to give effect to the transactions contemplated by the consents and authorisations in this document and to execute, on my behalf, any documents or to do such acts required to give effect to this Privacy Consent and Medical Authority.
Signature: Date:
Print Name



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#### **PRIVACY NOTICE**

Canopius Australia & Pacific (Canopius) and N2N Claims Solutions (N2N) are bound by the Privacy Act 1988 (Cth) and its associated Privacy Principles when collecting and handling your personal information. For the purposes of this Privacy Notice, 'we', 'us' or 'our' refers to, if the context permits, both Canopius and N2N.

Canopius collects personal information in order to provide insurance services and products and for ancillary business purposes and N2N collects personal information in order to provide claim assessments and insurance related services. Canopius and N2N may pass personal information to third parties involved in this process such as its related companies, reinsurers, agents, loss adjusters and other service providers. We may also store your information with third party cloud or other types of networked or electronic storage providers. Third parties may be located locally or overseas in London.

Your information may be transferred to countries without comparable privacy laws if it is reasonably necessary to provide you with the products or services you seek from Canopius and N2N. If you do not provide the personal information Canopius, N2N or other relevant third parties require to offer you specific products or services, Canopius or N2N may not be able to provide the appropriate type or level of service.

When you give Canopius or N2N personal or sensitive information about other individuals, Canopius and N2N rely on you to provide its Privacy Notice to them. If you have not done this, you must tell us before you provide the relevant data.

### **MEDICAL AUTHORITY**

By executing the declaration I consent to N2N or Canopius using and disclosing my personal and any sensitive information obtained through this document and for the purpose of assessing my claim including any entitlement to benefits under the policy, or the health and safety evaluation of the sport of Netball, including disclosing such information to Netball Australia (including any subsidiary bodies) and Netball Australia's insurance agent pursuant to their Privacy Policies.

I authorise any person or entity, including any hospital and / or physician who has treated me, to provide to N2N or Canopius such personal or sensitive information (including medical records, my past medical history or other health information) as N2N or Canopius in their absolute discretion consider necessary for their assessment of my claim or my entitlement to benefits.



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