

# **DELPHISURE GROUP INSURANCE BROKERS (CAPE) (PTY) LTD**



## **SPORT INSURANCE GUIDELINES**

### **Introduction**

We have over 25 years' experience and involvement in this specific class of insurance.

Our experience enables a tailor-made product including Capital Benefits, Health Event, Earnings Cover and Hospitalisation benefits.

The policy is not a medical aid, income protector or long term insurance product. This is a short term insurance product providing compensation to controlling bodies and / or beneficiaries as stipulated in the insurance contract.

Cover is available on a group basis for players and officials' whilst partaking in sport activities, professional or amateur classification. The controlling body is deemed to be the insured / policy holder.

Policy terms, conditions and exclusions are negotiated before the start of the specific sport season and reviewed before the start of the following season.

Death and Permanent Disability claims are usually based on earnings from the sport, with a minimum stipulated on the policy documents. This section of the policy is only valid for individuals earning salaries by participating in the sport and having a signed contract, detailing a remuneration package.

Sport Insurance is structured to meet the specific needs of a particular sporting code and terms and conditions are clearly set out in the policy documentation provided to the Controlling Body at the inception of the cover.

Cover can also be obtained on an individual basis for players; clubs, regions and sporting agents.

Please contact us for more information

## Medical Expenses Cover for Players

- △ Insurance applies when a player is injured during a sanctioned match or training session or travelling to and from a game.
- △ Under certain requirements, 24 hour cover applies.
- △ Certain categories provide 24 hour cover.
- △ The excess, negotiated with the controlling body is reflected under policy documents.
- △ In the event of an injury, please note that Delphisure or the Insurers does not authorise medical procedures.
- △ This is a short term insurance policy and not a medical aid.
- △ When settling a claim the insurers will reimburse the Controlling Body / Club / Region or individual, less any applicable excess. Usually the agreed amount is paid to the person whom incurred the expenses on behalf of the player.
- △ The insurers apply a strict 30-day reporting period for injuries. If the incident is not reported within 30 days of the injury occurring, the policy will not respond.
- △ List of documents required for an injury claim:
  1. Claim form (total of 3 pages)
    - 1<sup>st</sup> page : Details of the player, the injury sustained and/or medical aid. The page is to be signed and dated by the person who completed the form
    - 2<sup>nd</sup> page : Medical Attendant's Certificate – to be completed by the medical practitioner who treated the injured player
    - 3<sup>rd</sup> page : Witness/referee statement – either the referee or an eye witness of the incident can complete form
  2. Player's valid sporting registration card
  3. Player's ID / birth certificate
  4. Sworn affidavit that you do not belong to a medical aid / has any alternative medical cover such as GAP

The affidavit must be completed at a police station or by a Commissioner of Oaths stating that the player does not have a medical aid or any other alternative medical cover such as GAP, etc.

5. Should you have a medical aid – medical aid statements to be provided

6. Copies of medical invoices/statements (for medical aid members – invoices not covered by medical aid)

All medical invoices (NOT QUOTES OR ESTIMATES) must be sent in to Delphisure.

Please note that only invoices/statements relating to the injury will be accepted.

7. Certificate of Fitness

The COF is to be obtained from the doctor who treated the player indicating that the player is fit to commence training. It is very important to obtain a letter from the doctor stating that the injury has healed to the doctor's satisfaction.

8. Permission letter from the Club

If the player or a family member paid for the medical expenses, a confirmation letter from the club is to be obtained and forwarded to Delphisure confirming that payment can be made to the player/family member directly.

9. Any contract document, if applicable

- △ The first amount payable / excess for medical expenses is deducted from any valid claim. Claims under the policy excess will not be paid.
- △ Should the player have medical aid cover, the medical expenses must first be sent to the medical aid. Any medical expenses that are NOT covered by the medical aid will be considered however, the first amount payable / excess will first apply. The policy responds to Medical Expenses after any settlement by the medical aid. If you have any claimable amount (that the medical aid did not cover) the policy will not respond and the claim will be closed.
- △ The maximum limit payable for medical expenses is indicated on the policy documents , from which the excess is deducted.

## **Additional Benefits for Players / Officials / Nominated Person(s)**

### **A. Death**

- △ When a registered player passes away, the claim form must be completed and sent to the Region AND soccer@delphisure.com in order to register the claim within the notification period.
- △ The insurers apply a strict 30-day reporting period for the notification of a claim for the additional benefit
- △ If that condition is not met then the policy will not respond.
- △ List of documents required for an additional benefit claim:

1. Claim form (1 page)

Form has to be signed and dated by the person who completed the form before returning it to the Region and Delphisure – PLEASE REMEMBER THE 30 DAYS NOTIFICATION PERIOD FOR SUBMISSION

2. Deceased's registration card

Should the deceased be a non-card carrying member, an official letter from the Club/Region must be submitted validating the deceased's position.

3. Death Certificate

4. Notification of Death forms (3 pages)

### **B. Injury**

- △ Weekly compensation for loss of earnings / basic salary due to the injury is payable to the controlling body / club / region / individual
- △ Benefits may reduce over time – this will be clearly set out in the policy
- △ An excess will be deleted from the claim settlement, if stated in the policy documents
- △ In the event of an injury, please note that we do not authorise medical procedures.
- △ This is a short term insurance policy and not a medical aid.

- △ When a player sustains an injury, the first page of the claim form must be completed and sent to soccer@delphisure.com in order to register the claim.
- △ The insurers apply a strict 30-day reporting period for injuries. If that condition is not met then the policy will not respond.

△ List of documents required for an injury claim:

1. Claim form (total of 4 pages)

1<sup>st</sup> page : Details regarding player, injury and medical aid

Form has to be signed and dated by the person who completed the

2<sup>nd</sup> page : Medical attendant's certificate – to be completed by the medical practitioner who treated the injured player

3<sup>rd</sup> page : Witness/referee statement – either the referee or an eye witness of the incident may complete the form

4<sup>th</sup> page : Accident department claim form – to be completed by a player or representative from the club

2. Player's valid registration card

Please note that if the player is registered with the club, but does not have a registered card, the club must produce a card for the player or the governing body must provide a letter confirming the player's eligibility.

3. Player's ID

4. Player's valid playing contract

A copy of the player's valid contract must be submitted. Should the player's contract expire whilst still injured, the extended contract will be required.

5. Salary slips

Copies of the player's salary for 3 months must be submitted

6. Certificate of Fitness

The COF is to be obtained from the doctor who treated the player indicating that the player is fit to commence training. It is very important to obtain a letter from the doctor stating that the injury has healed to the doctor's satisfaction.