

RSMU INJURY POLICY

(Revised February 2018)



- ❖ *The RSMU Football Club Inc. encourages all players to take out private health cover as well as income protection cover.*
- ❖ *The committee reserves the right to decide on individual cases for all categories outlined below.*
- ❖ *Claims must be lodged within ninety days of injury received.*

MINOR INJURIES

For injuries requiring only minimal hospitalisation, the CLUB suggests that even privately covered persons admit themselves or get admitted by an authorised person as a public patient, therefore alleviating any cost to the patient or the club.

MAJOR INJURIES – (including Dental)

Privately covered patients would be admitted straight away. The club would treat each case individually and would look at covering up to 60% of the gap between the total account and the benefits received, up to a maximum of \$1000.00 for any one injury.

Public patients would be treated immediately if the injury is life threatening. If not life threatening, the patient would have to wait and be admitted as soon as possible as a public patient, so no costs would be incurred.

The Club WILL NOT be held accountable for any dental loss incurred if the player was not wearing an appropriate mouth guard at the time of the injury. Exceptions to this may be if the player has orthodontic banding or if the committee decided that the injury was completely unavoidable.

PHYSIOTHERAPY

The club will reimburse 50% of the cost of physiotherapy services up to a maximum of \$200.00.

LOSS OF INCOME

The committee reserves the right to assess each individual case.

A maximum payment of \$400.00 per week may be paid for a maximum period of four weeks for any one injury.

The above policy is available to all Junior and Senior players in the club who are either participating in a scheduled club game, inter-league game or participating in an organised club training session.

THIS POLICY WILL NOT COVER ANY PLAYER WHO IS NOT A FINANCIAL MEMBER OF THE RSMU FOOTBALL CLUB, BY THE 4th GAME (ROUND 1) OF THE CURRENT SEASON.