



WHAT TO DO WHEN YOU ARE INJURED DURING APPROVED SURF LIFE SAVING ACTIVITIES:

THE CLAIMS PROCESS

1. Attend emergency medical treatment at a public hospital if the injury is deemed to be major.
2. See your family Doctor as soon as possible for referral to a specialist and to receive and initial physicians report on your injury.
3. Contact your Club as soon as is possible to report your injury so that the injury can be recorded into an SLSA Injury Report Form and the Club can undertake an incident investigation and report.
4. If your injury is likely to require rehabilitation, ongoing treatment or prohibit you from undertaking normal occupational duties for more than 14 days you should complete a Personal Accident Claim form, so that a claim on SLSWA Personal Accident Insurance can be initiated with the insurers.
5. If your physician believes the injury is likely to prevent you from undertaking occupational duties for more than 14 days ensure they include this advice in their report.
6. Contact your Club or the Business Services Manager at SLSWA for a blank copy of a Personal Accident Claim Form.
7. Upon receipt of the claim form, complete the appropriate sections of the claim form. Once complete send the claim form to Jardine Lloyd Thompson as soon as possible. (refer contacts below)
8. You should attach to the claim form the physician report, medical treatment invoices incurred to date and a copy of the SLSA Incident Report Form.
9. You are advised to claim from Medicare and private Health Insurance policies (where held) in the first instance.
10. Send all receipts and private health Insurance Statements to Jardine Lloyd Thompson.
11. Read the Members Insurance Information Brochure to gain an understanding of the exclusions that apply to the SLSWA Personal Accident Policy and where appropriate discuss with the Broker.
12. Complete all treatment. You should complete all prescribed treatment keeping all receipts of treatments received and paid for.
13. Prior to returning to lifesaving activity and duties receive a clearance from your treating specialist or physician and provide this written advice to your Club. Where restricted duties are possible the limit of these restrictions should be advised and discussed with your Club.



To ensure a positive outcome in the processing of a claim the SLSWA Broker advises the following;

1. Under the Australian Health Insurance Act SLSWA are **NOT** permitted to contribute to any charges covered by Medicare.
2. All claims must be notified within 30 days after an accident occurs. The claim for must be lodged within 90 days with Jardine Lloyd Thompson.
3. All medical expenses must be incurred within 12 Calendar months of sustaining the injury.
4. All services must be obtained from a legally qualified practitioner, Hospital and/or Ambulance Service.

Key Contacts:

1. Business Services Manager
Surf Life Saving Western Australia
(08) 9243 9444
reception@mybeach.com.au
2. John Provan
Jardine Lloyd Thomson Australia
GPO Box 741
Brisbane QLD 4001
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