



Personal Accident Claim Form - Voluntary Helpers

Pony Club Insurance Scheme

Please read this page before completing the claim form

Dear Voluntary Helper,

Thank you for your claim form request. This letter contains important information relevant to your claim. Please read it carefully and make sure you understand its contents.

We require the claim form to be fully completed and returned within 120 days of your injury.
DO NOT wait until treatment is complete before submitting the claim form.

1. The Medical Report on page seven (7) must be completed by the main doctor, chiropractor, physiotherapist or dentist who is providing treatment for your injury.
2. For claims under the "LUMP SUM" Net Loss of Income Benefit, your employer must complete the Employer's Statement on page six (6) and forward it directly to Gow-Gates. A Return to Work Statement from your employer is also required before processing can be completed. If you are self-employed, the Financial Statement on page six (6) showing income details must be completed by your accountant.
3. Please send all receipts for non-Medicare medical expenses. If you are claiming from a private health insurer, please send those statements along with your receipts.
4. Insurers will commence working on your claims immediately however, claims cannot be settled (entitlements calculated) until all treatment to the injury has been completed, all accounts have been paid and refunds from your private health insurer have been obtained. Claims for Loss of Wages will only be processed once insurers have been provided with a return to work date.
5. In most cases, there are varying excesses on claims for medical expenses and an excess of varying periods on claims for loss of earnings. For precise details and information regarding policy maximums and excesses, please contact your club or association.
6. Gow-Gates values your privacy and makes every endeavour to keep your personal details private and secure in accordance with the Privacy Act 1988. For further information on our privacy statement, please visit our website at www.gowgates.com.au

If you have any queries, please call us immediately.

Telephone: 02 8267 9999

Email: equestrian@gowgates.com.au

Please send all correspondence to:

CLAIMS DEPARTMENT

Gow-Gates Insurance Brokers Pty Ltd.

GPO Box 4731, Sydney NSW 2001



Before you commence filling in this form, please make sure you have read and fully understood the dialogue on the front of the claim form as it contains important information relating to your claim. If you have any questions at all about its content or meaning, please contact the Gow-Gates office.

PART 1 - CONTACT / CLAIMANT DETAILS

Name of claimant:			
Date of birth:		Sex:	Male Female
Occupation:			
Home address:			
Correspondance address:			
Telephone:		Mobile:	
Alternative phone:		Email:	
Australian permanent resident?	Yes No	If No, please specify:	
Sport:		Club:	

PART 2 - ACCIDENT / INJURY DETAILS

1.a. Please give a full description of the circumstance of the accident which led to the injury below:

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1.b. When did the injury occur?	Date:		Time:	
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1.c. Address where injury occurred:				
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2.a. Please describe the injuries you received below:

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2.b. What date did you first consult a practitioner for the injury?				
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2.c. Is treatment complete for the injury?	Yes	No		
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If No to the above, please notify us in writing as soon as it is.

3. Were you admitted to hospital?	Yes	No		
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If Yes to the above, please provide name and address of hospital:

3.a. Were you an:	Inpatient	Yes	No	Outpatient	Yes	No
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3.b. What was the name of your attending doctor?					
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4. Are you now, or have ever been, subject to or affected by other injury or disease, deformity, defect of senses, infirmity or weakness?	Yes	No		
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If Yes to the above, please provide details below:

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5. Have you ever lodged a personal accident claim before?	Yes	No
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If Yes to the above, please provide details below:

6. Are you a member of a private health insurance fund?	Yes	No
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If Yes to the above, please provide details below:

6.a. Are you entitled to claim for any of the following benefits?

Private hospital	Physiotherapy	Dental	Chiropractic
Ambulance	Massage	Other ancillary service/s, please specify:	

7. If you intend making a loss of wages claim, are you making or entitled to make a claim in respect of this injury for any of the following?

Sick Leave	Yes	No	Workers Compensation:	Yes	No
Motor Government Benefits:	Yes	No	Superannuation Life Insurance	Yes	No
Income Protection (for example: Personal or via Superannuation Fund)	Yes	No	Centrelink Sickness	Yes	No

If Yes to any of the above, please provide details below:

PLEASE NOTE

Original receipts and all statements of any benefits received from any source must be sent to Gow-Gates as soon as possible. Failure to do so will result in settlement delays. Please also remember to inform us in writing when your treatment is complete. This will also reduce delays in settlement of your claim.

PART 3 - SETTLEMENT DETAILS

PLEASE NOTE – For your convenience please complete the direct bank deposit information below. This will provide you with immediate access to the funds as there are no postal or cheque clearance delays.

Please select how you would like to be reimbursed for this claim?

Mail cheque Direct bank deposit (Please provide details below):

Bank name:			
Beneficiary name:			
BSB number		Account number:	



PART 4 - DECLARATION AND AUTHORISATION BY INJURED PERSON

I hereby authorise any hospital, physical, medical practitioner, medical specialist or any other person who has attended me and / or employer of mine, past or present, to furnish Gow-Gates and / or its representatives with any and all information with respect to any sickness or injury, medical history, consultants, prescriptions or treatment, copies of all hospital or medical records and copies of all records of employers including verification or my earnings.

I acknowledge that any personal information that I have or will provide to Gow-Gates is necessary for and will be used in processing, assessing, investigation or review of this claim. I hereby authorise Gow-Gates and / or its representatives and consent to Gow-Gates and / or its representatives and its authorised agent to disclose any personal information to or receive it from an investigator, assessor, surveyor, accountant, supplier, health service provider, appointed / authorised broker, account broker, and / or broker of the entire / body corporate / organisation insured (Insured), State or Federal Authority, lawyer, another insurer or reinsurer (local or overseas), reinsurance broker, witness or another party to the claim. I will be provided with the opportunity to access my personal information (some restrictions and costs may apply). In respect of any complaint I may have regarding my personal information, I can contact the Gow-Gates office.

I agree that a photocopy / scanned copy of this authorisation shall be considered as effective and valid as the original.

I do solemnly and sincerely declare that the foregoing particulars are true and correct in every detail.

Name:

Signature:

Date:

Warning: Persons found to have lodged a fraudulent claim are liable for prosecution.

PART 5 - DETAILS OF EMPLOYMENT

Complete this section only if you wish to claim for Loss of Earnings.

PLEASE NOTE

A claim cannot be made unless the claimant was gainfully employed at the date of injury.
The Claimant must be continuously and totally disabled for more than the excess period noted in the policy.

Current employer's name:

Current employer's address:

Contact name:

Contact telephone number:

1. At the time of the accident, were you (please select as appropriate):

Full-time employee

Part-time employee

Working

hours per week

Self-employed

2. Period of employment:

3. What is your occupation / position:

4. What are your gross earnings per annum from this employer?			
5. When did you cease work as a result of your injury?			
6. Have you returned to work?		Yes	No
If Yes to the above, when?			
7. Please give details of your entitlements (if any) to each of the following benefits:			
	Number of weeks	Weekly amount	Total entitlement
Sick pay from your employer			
Other insurance benefits including Personal Accident policies			
Centrelink			
Other salary, wages, income or pay of any nature whatsoever being			
If other sources, please describe briefly:			
Total Entitlements:			
7. What was your total annual income from all sources in the twelve (12) month period prior to your accident?			
8. Have you worked at more than one place of employment within the twelve (12) month period prior to your accident?		Yes	No
If Yes to the above, please provide details below showing full name and address – no abbreviations.			
Former employer's name:			
Former employer's address:			
Contact name:			
Contact telephone number:			
Occupation / Position:			
Period of employment:			
Please list any additional former employers on a separate sheet. Leave blank if not applicable.			

EMPLOYER'S STATEMENT – to be completed by claimant's current employer

I, _____ (Your name) of _____ (Name of company)
at _____ (Address of company) confirm that
_____ (Name of employee) has been employed continuously by this firm in the position of
_____ (Employee position) since _____. His / Her gross earning since the above date
of employment (if less than 12 months ago) or for the past 12 months up to the date of his / her injury as described on this claim form
amounted to _____. At the _____ (Date of injury), the claimant was entitled to _____ sick days pay.
I confirm that the claimant was not entitled to receive, nor did receive any form of remuneration whatsoever from this firm, his employer, in respect
of his / her period of disablement commencing at the above-mentioned date of injury; except as follows:

Signature: _____

Date: _____

ACCOUNTANT'S STATEMENT – to be completed by claimant's accountant – For self-employed persons only

I, _____ (Your name) of _____ (Name of company)
at _____ (Address of company) confirm that our firm acts as
accountants for _____ (Name of claimant) at
_____ (Address of claimant) and that his / her gross earnings (before tax but after expenses) for the 12 months period ending
_____ (Date of injury) amounted to _____.

Income Protection? Yes No If Yes, please provide name of company:

Signature: _____

Date: _____



MEDICAL REPORT

PLEASE NOTE

These questions are to be completed by the main doctor, physiotherapist, dentist or chiropractor. If you are claiming for Loss of Income, this section MUST be completed by your DOCTOR. The insured is responsible for the completion of this form and any charges incurred for its completion.

PATIENT'S DETAILS

Name:	
Address:	
Telephone:	
Email:	

What is disabling the patient? (Please give a complete diagnosis of this condition below):

HISTORY

1. When did the patient first receive medical treatment for this injury?	
2. Was there a previous history of this or similar condition?	Yes No

If Yes to the above, please state the condition and advise when previous treatment was given below:

3. How long have you known the patient?	
4. Are you the claimant's regular practitioner?	Yes No

If No to the above, please advise who is:

INJURY

1. When did the patient suffer the injury?	
2. What were the circumstances surrounding the injury?	

DEGREE OF DISABILITY

1. Patient's occupation:	
2. When was the patient obliged to cease work?	
3. If patient is still disabled, when approximately will the patient resume:	
Some duties:	Full duties:
4. If patient has recovered, when was the patient able to resume:	
Some duties:	Full duties:

TREATMENT OF PRESENT CONDITION

1. When were you consulted?	
Initially:	Most recently:
2. How often has the patient consulted you?	
3. Was the patient confined to hospital?	Yes No
If Yes to the above, please advise:	Name of hospital:
	Period of confinement:
4. Was confinement in a convalescent home necessary after hospitalisation?	Yes No
5. What are the current subjective symptoms?	
6. Please give results of any objective findings:	
a. X-Ray's, MRI's:	
b. Other tests – please advise tests done and findings:	
7. What surgical procedures have been performed?	
8. What surgical procedures have been contemplated?	

9. Are there any underlying conditions affecting recovery from the current condition?	Yes	No
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If Yes to the above, could you advise the nature of underlying conditions and how they affect disability and recovery below:

10. Has patient any other physical or mental impairment?	Yes	No
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If Yes to the above, please describe below:

11. Please advise names and addresses of other treating physicians below:

12. If you have terminated treatment, please advise date:	
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13. Are there any further remarks which may assist in assessing this condition?

14. Is there any permanent disability at present?	Yes	No
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If Yes to the above, please explain giving an estimated percentage loss of function:

PHYSICIAN'S DETAILS

Full name:	
Qualifications:	
Street address:	
Telephone:	
Email:	
Website	
Signature:	
Date:	

