



# Baptist Football Queensland Insurance Claims Procedure

Baptist Football Queensland's sports injury insurance policy is currently handled independently via Arthur J Gallagher. The coverage offered by the association for sports injury rehabilitation is to assist players with **recovery of expenses for major injury incidents only**. BFQ wherever possible requests that clubs do not claim for incidental expenses such as minor physiotherapy. Whilst it may seem that you are assisting an individual player at the time, the association will feel the impact of the claim in future seasons in the form of premium rises.

- ***Before making any claim on the policy you must have exhausted your own private health insurance claim options.***

Forms and other insurance documents located on the website as follows:

Go to [bfq.org.au](http://bfq.org.au), click Library and the Forms as per below.

The screenshot shows the Baptist Football Queensland website. At the top, there is a navigation menu with links: Home, Results / Draw, Ladder, Forms, Library, Admin Site, and Contact. A yellow arrow points to the 'Forms' link with the text '1. Click here'. Below the navigation menu is a green banner for the '2012 Handbook'. The main content area contains a list of links, each preceded by a document icon. The links are: Table of Contents, Welcome Letter, Executive Handbook Listing, Communications Procedures, Important Dates Calendar, Fees Schedule, Constitution, Charity Shield Rules, Player Registration Procedures, Regular Season Rules, Grounds Wet Weather Procedures, Players Code of Conduct, Managers Code of Conduct, Representative Football Procedures Guidelines, Insurance Claims Procedures Forms, Wearing of Shin Pads, Filming of Minors, Wearing of Hair Pins, and Wearing of Jewellery. At the bottom of the page, there is a blue footer with two links: Forms and Resources. A yellow arrow points to the 'Forms' link with the text '2. Click here'.

## **Claims Procedure:**

1. Peruse the relevant insurance documents as needed. Then download the BFQ Injury Rehabilitation Claim Form from the BFQ web site.
2. Inform the relevant BFQ league registrar by email that you have a player that has sustained a major injury.
3. Follow the procedure on page 2 of the form. Have your club representative complete item 6. Note the club representative must have a completed player registration form for the player concerned.
4. Complete the form (claim form and injury data collection form) and collate medical reports, attach the player's registration form and forward to the appropriate league registrar of your particular competition via scanned email.
5. The registrar will sign the form at page 7 to confirm player registration. The scanned form will be returned to you.
6. You then need to lodge the claim with Arthur J Gallagher for investigation and assessment by the insurance company. BFQ does not participate in the process any further. You should then liaise with Arthur J Gallagher.

**NB Please do not attempt to send claim forms directly to the insurance company as they will be ignored and not processed. It is a condition of our policy that proof of membership of the association be supplied before the insurance company will investigate the claim. The executive of the association must countersign all claims. This ensures that claims on our policy are only submitted when the injury was sustained at BFQ sanctioned games only.**