

# PERSONAL ACCIDENT CLAIM FORM



## Please read this page before completing the Claim Form

Dear Member

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 of page 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 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 6 showing income details must be completed by your Accountant.
3. Please send all original receipts for Non 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](http://www.gowgates.com.au)

If you have any queries, please call us immediately.

Telephone: 02 8267 9999

Email: [equestrian@gowgates.com.au](mailto:equestrian@gowgates.com.au)

Please send all correspondence to:

**EQUESTRIAN DEPARTMENT**  
**Gow-Gates Insurance Brokers Pty Ltd.**  
**GPO Box 4731, Sydney, NSW 2001**





6.a) Are you a member of a Private Health Insurance Fund? Yes / No  
If Yes, please provide details

6.b) If Yes, are you entitled to claim for any of the following benefits?

Private Hospital       Physiotherapy       Dental   
 Chiropractic       Ambulance       Massage

Other ancillary services. Please give details

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 Fun                                      Yes / No  
 Centrelink Sickness                                      Yes / No  
 If Yes, please give details

**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 2 – SETTLEMENT DETAILS**

**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.**

\_\_\_\_\_ Mail Cheque      \_\_\_\_\_ Direct Bank Deposit (if bank deposit, please give details below)

BANK NAME												
BENEFICIARY NAME												
BSB NUMBER											Maximum 6 digits	
ACCOUNT NUMBER												Maximum 9 digits



## PART 3 – DECLARATION AND AUTHORISATION BY INJURED PERSON

NAME: \_\_\_\_\_  
Surname Given Names

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.

Signature \_\_\_\_\_ Date / /

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

Complete this section only if you wish to claims for loss of earnings

## PART 4 – DETAILS OF EMPLOYMENT

### 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 on a full time basis

Period of Employment

2. What is your Occupation / Position?

3. What are your Gross Earnings per annum from this Employer?

4. When did you cease work as a result of your injury? / /

5. Have you returned to work? Yes / No If Yes, when? / /

6. Please give details of your entitlements (if any) to each of the following benefits:

	Number of Weeks	Weekly Amount	Total Entitlement
a) Sick pay from your employer			
b) Other insurance benefits including Personal Accident Policies			
c) Centrelink			
d) Other salary, wages, income or pay of any nature whatsoever being:			
If other sources, please describe briefly			
Total Entitlements =			
7. What was your income from all sources in the twelve months period prior to your accident?	Total Annual Income From all Sources =		

8. Have you worked at more than one place of employment within the twelve month period prior to your accident? Yes / No  
 If Yes, please provide details below showing full names and addresses – no abbreviations.

a)	Former Employer – Contact Name
	Telephone Number
	Address
	Occupation / Position
	Period of Employment / / to / /
	<i>Please list any additional former employers on a separate list. Leave blank if not applicable</i>

**EMPLOYER’S STATEMENT – to be completed by Claimant’s current Employer**

I \_\_\_\_\_ Manager / Accountant / Director / Partner (please select)  
 of \_\_\_\_\_ (Name of Company)  
 at \_\_\_\_\_ (Address of Company)  
 confirm that \_\_\_\_\_ has been employed continuously by this  
 firm in the position of \_\_\_\_\_ 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 Person’s Only**

I \_\_\_\_\_ Manager / Accountant / Director / Partner (please select)  
 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, name of company \_\_\_\_\_  
 Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_



## MEDICAL REPORT

**PLEASE NOTE – These questions are to be completed by the main Doctor, Physiotherapist, Dentist or Chiropractor.**

**IMPORTANT: 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)*

### History

1. When did the patient first receive medical treatment for this injury? / /

2. a) Was there a previous history of this or similar condition? Yes / No  
b) If Yes, please state the condition and advise when previous treatment was given.

3. a) How long have you know the patient?  
b) Are you the claimant's regular practitioner Yes / No  
c) If No, 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:			
	a) some duties	/	/	
	b) full duties	/	/	
4.	If patient has recovered, when was the patient able to resume:			
	a) some duties	/	/	
	b) full duties	/	/	

## Treatment of Present Condition

1.	When were you consulted?	a) Initially	/	/	b) Most recently	/	/
2.	How often has the patient consulted you?						
3.	Was patient confined to hospital?	Yes	/	No			
4.	If Yes, please advise	a) Name of Hospital					
		b) Period of Confinement from	/	/	to	/	/
5.	Was confinement in a convalescent home necessary after hospitalisation?	Yes	/	No			
6.	What are the current subjective symptoms?						
7.	Please give results of any objective findings:						
	a)	X-Ray's, MRI's					
	b)	Other tests – please advise tests done and findings	1.				
			2.				
8.	What surgical procedures have been performed?						
9.	What surgical procedures have been contemplated?						
10.	Are there any underlying conditions affecting recovery from the current condition? Yes / No <i>If Yes, could you advise the nature of underlying conditions and how they affect disability and recovery:</i>						
11.	Has patient any other physical or mental impairment? Yes / No If Yes, please describe						



12. Please advise names and addresses of other treating physicians

Name: \_\_\_\_\_

Address: \_\_\_\_\_

13. If you have terminated treatment, please advise date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

14. What is the current prognosis?

\_\_\_\_\_

15. Are there any further remarks which may assist in assessing this condition?

\_\_\_\_\_

16. Is there any permanent disability at present? Yes / No

If Yes, please explain giving an estimated percentage loss of function:

\_\_\_\_\_

**PHYSICIAN'S DETAILS**

Full Name \_\_\_\_\_

Qualifications \_\_\_\_\_

Street Address \_\_\_\_\_

Telephone \_\_\_\_\_

Email \_\_\_\_\_

Website \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

