

## **Insurance Scheme**

The Racing industry personal accidents and benefit scheme was established for the purpose of providing for payment of medical expenses, temporary occupational injury benefit, permanent disability benefit and death benefit for persons licensed in the occupational groups.

The scheme is operated by the Accident Benefit Trust appointed by JRC under a Trust Deed.

Licensed personnel in the occupational groups are required to report all accidents, occurring on the track during the course of their duties, to the Welfare Officer. A report form is completed at the Welfare Office and the member making a claim is given a claim form which is to be complete by the medical doctor that provided treatment. The form includes a section to note the period of disability. Other bills and receipts are to be attached to the claim form to be included in the claim.