



Office use only	
Policy Number:	
Claim Number:	



BASEBALL AUSTRALIA

PERSONAL INJURY CLAIM FORM



Completed claim forms must be sent to;

Corporate Services Network

GPO Box 4276 Sydney NSW 2001

Phone (02) 8256 1770 Fax (02) 8256 1775

Email claims@csnet.com.au



INSURANCE BROKER FOR BASEBALL AUSTRALIA;

Authorised Representative No. 432898 a corporate authorised representative of Willis Australia Limited AFSL: 240600

Phone (02) 8599 8660 or local call cost only 1300 945 547

BASEBALL AUSTRALIA SUMMARY OF INSURANCE COVER

Death & Permanent Disablement

A lump sum benefit is payable in the event of death or a Permanent Disability. The scale of benefits is defined in the policy. The death benefit is \$100,000 (other than anyone under 18 and over 75 years old \$20,000 maximum). The paraplegia and quadriplegia benefit is \$250,000 (\$20,000 for members aged over 75 years).

Non Medicare Medical Expenses

Reimburses up to 85% of Non-Medicare medical expenses up to a maximum of \$2,250 (\$3,000 for dental) Claimable expenses are private hospital, ambulance, dental etc, net of any recoveries from private health insurance. 100% Ambulance costs reimbursement under this benefit. – Benefit subject to a nil excess for claimants who are covered by private health insurance only claiming ambulance, or otherwise \$20. Cover is limited to expenses incurred within twelve (12) months from the date of injury.

Student Assistance Benefit

Reimburses 100% of costs incurred up to a maximum of \$400 per week for up to fifty two (52) weeks being costs actually incurred for tutoring, travelling costs, etc, to assist the full-time student – 7 day excess.

Home Help Benefit

Reimburses non-wage earners up to 100% of cost incurred up to a maximum of \$400 per week for up to fifty two (52) weeks being reimbursement of actual costs incurred for cooking, ironing, washing, cleaning, child minding expenses as a result of injury, insured by the policy -7 day excess.

Parents Inconvenience Allowance

Pays up to a maximum of \$1,500, whilst the child is hospitalised to offset costs incurred for baby-sitting, taxi fares etc. This benefit is only available for full time students under 25 years of age. The maximum benefit period is fifty two (52) weeks and the policy excess is 7 days.

Loss of Income

Cover for 85% of your net weekly income or up to a maximum of \$250 per week, whichever is the lesser. The benefit period is fifty two (52) weeks and the excess is 7 days.

Funeral Benefit

If a death benefit has been paid under capital benefits, an amount of \$10,000 is available for reimbursement of funeral expenses.

Important Notes

This insurance cover is underwritten by: Arch Underwriting at Lloyd's (Australia) Pty Ltd
ABN 27 139 250 605 AFSL 426746. Level 4,
68 York Street Sydney NSW 2000

- 1. This summary of cover provides factual information about the Baseball Australia Insurance Program.
- 2. This summary of cover provides factual information about the Baseball Australia Insurance Program The policy with full conditions is available at www.vinsurancegroup.com/baseball or by contacting Baseball Australia.
- 3. This insurance program commenced on 30 November 2020 and expires on 30 April 2021.
- 4. V-Insurance facilitates this insurance program which provides benefits to those registered members of Baseball Australia who, through injury or accident, incur financial loss and who would not have otherwise received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members and officials are encouraged to take out private health insurance.
- 5. Baseball Australia are not and do not represent themselves as registered insurance brokers by endorsing the products outlined in this claim form.

Further details on the Baseball Australia insurance program can be obtained by visiting

http://www.vinsurancegroup.com/baseball



V-Insurance Group Page 2 of 13

HOW TO MAKE A CLAIM

Dear Baseball Australia (BA) member,

Please find attached a claim form. Before lodging this form, please ensure all sections are fully completed. Failure to complete all sections of this form properly may delay settlement of your claim.

- 1. Only one claim form (per injury) is required. A claim form should be completed and submitted as soon as you become aware that you will be making a claim. You do not have to wait until after you have completed treatment for your injury to lodge your claim form.
- 2. Please ensure that you fully complete pages 4, 5 & 6 and sign and date the Declaration.
- **3.** For claims involving Loss of Income:
 - a) You must complete page 8 and have your employer/salary officer to complete page 8. If self employed, you must have your accountant complete these details;
 - b) You must complete the Tax File Declaration form on page 9. If you are employed and pay tax on the income you earn (known as PAYE), the ATO requires tax to be deducted from any income that is paid to you. Personal Accident Loss of Income benefits are viewed as income earned. This declaration will be forwarded to the ATO on your behalf so that they have a record of the benefits paid to you as part of your entitlements under the Personal Accident policy.
 - c) Have your Attending Physician or Physiotherapist complete the page titled "Doctor's Statement" on pages 11 and 12.
- **4.** For claims involving Non-Medicare medical expenses:
 - a) Medical treatment must be certified necessary by an attending physician and incurred within Australia. (An attending physician includes a general practitioner, physiotherapist, chiropractor, dentist).
 - b) Have your Attending Physician complete the "Attending Physician" statement on page 12.
- **5.** Please attach all original receipts (unless retained by your health fund). Hospital claims must be accompanied by an itemised receipt. If treatment is covered by your Private Health Fund please send their rebate advice with a copy of the relevant account.

Please note:

No cover is provided for Surgeons, Anaesthetists, Doctors, X-rays or other accounts which are partly covered by Medicare. The Australian Health Insurance Act does not permit us to contribute to any charges covered by Medicare (including the Medicare Gap).

The insurer will pay a percentage of the amount, as indicated in the Policy schedule, for private hospital room and theatre fees, dental, ambulance (if not otherwise covered), chiropractic, physiotherapy, osteopath, naturopath, massage and pay for orthotics prescribed by a surgeon to aid recovery.

Subject to the Insurance Contracts Act 1984 any treatment rendered necessary by injury must be completed within 12 calendar months from the date of such injury occurring.

- 6. Once you have completed all sections of the claim form, please have your Club and State Association complete and sign page 4 & 5 confirming that your injury occurred during a sanctioned activity.
- 7. Once you have completed your claim form, please forward to Corporate Services Network. They handle all claims for the insurer. Their contact details are as follows;

Corporate Services Network

GPO Box 4276

Sydney NSW 2001

Phone (02) 8256 1770

Fax (02) 8256 1775

Email claims@csnet.com.au

- 8. Your reimbursement cheques will be sent to you directly by Corporate Services Network.
- **9.** Once your claim is registered, you can submit ongoing invoices via Corporate Services Network. Corporate Services Network can also be reached on the above contact details should you wish to make enquiries relating to the progress of your claim.
- **10.** If you have any further queries relating to your claim or the cover in place, please do not hesitate to call the V-Insurance Group Team on ph: (02) 8599 8660 or 1300 945 547.



V-Insurance Group Page 3 of 13

PERSONAL ACCIDENT CLAIM FORM

CLAIMANT DETAILS					
Claimant's Given Name:	Surname:			Member No (if applicable):	
Name of Association:	Name of Club / I	League:	Nam	e of team/age group/grade:	
Occupation:	Date of Birth: / /	Gender (please tid	•	Email:	
Address			Sta	ate Postcode	
Phone Number (work): H	ome)		Mo	bbile	
Please tick the category applicable If Other, please advise	•			☐ Umpire ☐ Other	
DECLARATION AGREEMENT A	ND AUTHORIS	ATION BY CLAII	MANT	Г	
I (insert n attachments which I have provided, is true, correct concealed information of a material nature releval. I hereby authorise Corporate Services Network to insurance company, any hospital, physician, minsurance reference bureau, financial institution injury, medical history, consultation, treatment in medical practice records, vocational and employincluding my taxation returns and assessments. I consent to the collection, use and disclosure coassess the claim. Corporate Services Network of policy which is readily available upon request. Signature of Claimant (or Legal Guardian if under 18 years of age)	at and complete in ever nt to the assessment of collect and disclose it edical practice, any m is including banks, the including prescription of ment records from pass of personal information complies with the oblig	ry detail. I agree that if I of my claim, that all bene information about me from nedical services provide a Taxation Department of medication, copies of and present employer, in by Corporate Services ations of the Privacy Advanced in the services at the	made ar fits under am and the ar, any por my a hospital copies Networ at 2001 a	er this policy shall be forfeited. o the Health Insurance Commission, any past or present employer, investigators, ccountant with respect to any sickness, I medical records and tests and reports, of accounts and accountants statements of accounts are providers in order to and the principals laid out in our privacy	
Name of Club:	Name of Club O	fficial making this st	tateme	ent:	
Official Position: Telephone Number: () Email:					
I, the above mentioned Baseball Australia Club Official, confirm that the claimant was a registered and Financial member of the Baseball Australia Club and confirm that the claimant was taking part in an insured activity as defined by the Personal Accident Insurance with Baseball Australia at the time of the accident, that the information contained in this statement is true and correct, and to the best of my knowledge and belief the information referred to in this claim form is true and correct.					
Do you have any comments in relation of the second			□ No		
Dated: Signatu	re of Club Official:				



V-Insurance Group Page 4 of 13

DECLARATION BY STATE ASSOCIATION	
Name of State Association:	Name of State Association Official making this statement:
Official Position:	Telephone Number: ()
	Email:
Address	State Postcode
was an insured person as identified in the Personal Accident Insuran	aimant was a registered and Financial member of Baseball Australia and ce with Arch Underwriting at the time of the accident, that the information knowledge and belief the information referred to in this claim form is true
Do you have any comments in relation to this claim? If yes, please detail	☐ Yes ☐ No
Dated: / /	Signature of State Association Official:



V-Insurance Group Page 5 of 13

Office use only	
Policy Number:	
Claim Number:	

ACCIDENT DETAILS	
Describe the accident and how it happened?	
Describe your injury?	
When did your accident occur? Date: / / Time: am/pr	n
(please tick) Official Social Trave	ally organised competition ally organised training I or private competition Illing to and from activity ioned fundraising/social event
Please provide the address of where the injury occurred	1:
State the name of any one witness to the injury:	Address of witness:
Person to whom accident/incident was reported?	Date and time reported? Date: / Time: am/pm
Brief summary of treatment/action taken at the time of t	ne accident/incident:
Was hospitalisation required?	If yes, please advise the name of hospital:
If admitted into hospital, how long were you there?	Name of person who gave treatment?
Do you have Private Health Insurance?	If yes, please give fund name:
Advise when you did (or expect to):	Cease work/normal activities Cease training Cease participating Resume work/normal activities Resume training Resume participating
Have you ever had this injury or similar injuries in the past?	If yes, please advise when: / /



The following information is required for Baseball Australia research to assist with Risk Management. <u>Answering these questions will not affect your claim.</u>			
Surface at point of injury? (please tick)	Grass		
	Astroturf / Synthetic Grass		
	Other, please advise		
Weather conditions? (please tick)	Fine		
	Rain		
	Showers		
	Extreme Heat		
	Extreme Cold		
What were you doing when the accident occurred?	Batting		
	Fielding		
	Catching		
	Running Bases		
	Warming Up		
	Other		



V-Insurance Group Page 7 of 13

LOSS OF INCOME (ONLY COMPLETE THIS SECTION IF YOU ARE CLAIMING FOR LO	OSS OF INCOME)				
ONLY COMPLETE THIS SECTION IF YOU ARE CLAIMING FOR LO	YES NO				
Can compensation be claimed under Workers Cor	(Please tick the box) mpensation or any other insurance				
or any other insurance including Loss of Income? 2. Have you ever made any previous claims in respec	t to personal accident insurance or				
any other insurance?3. Have you engaged in any other income earni	ng employment since you have				
been injured?	ng employment since you have				
THE FOLLOWING SECTION MUST BE COMPLETED B					
IF SELF EMPLOYED, PLEASE HAVE YOUR ACCOUNT					
Name of employer:	Telephone Number: Fax	Number:			
Address of employer:	State	Postcode			
Date ceased work due to injury: / /	Date expected to resume normal d	uties: / /			
Employee weekly salary as at date of injury: Net \$ Gross \$	Date commenced employment with	n company:			
If self employed, provide average weekly salary based on 12 month period	1 1				
directly prior to injury. A copy of your latest taxation return is also to be provided as proof of earnings for self employed persons.					
Income Definition:	D. Dort Time	□ Coouel			
Self Employed	☐ Part Time	☐ Casual			
During the period of incapacity the employee has receive					
•	/ to// / to//				
,	// to//				
	/ to/				
Has the employee returned to work?	es □ No es □ No				
Has the employee lodged or intending to lodge a Workers Compensation Claim? Yes No					
A. IF EMPLOYED					
Salary officer's name:	Phone Number: ()				
Salary officer's signature:	Date: ABN/ACN:				
	1 1				
Company Stamp:					
B IE SELE EMBLOVED					
B. IF SELF EMPLOYED					
Accountant's name:	Phone Number: ()				
Accountant's signature:	Date:				
Accountant's Company Stamp:	/ /				
Accountant o Company Otamp.					



V-Insurance Group Page 8 of 13



Tax file number declaration

This declaration is NOT an application for a tax file number.

■ Use a black or blue pen and print clearly in BLOCK LETTERS.

YOU ONLY NEED TO
COMPLETE THIS PAGE
IF YOU ARE CLAIMING LOSS
OF INCOME (refer page 3, 3b)

ato.gov.au ■ Print X in the appropriat	e boxes. sincluding the privacy statement before you complete this declaration.
Section A: To be completed by the PAYEE	6 On what basis are you paid? (Select only one.)
1 What is your tax file number (TFN)?	Full-time Part-time Labour Superannuation or annuity employment hire income stream
OR I have made a separate application/enquiry to the ATO for a new or existing TFN. OR I have made a separate application/enquiry to the ATO for a new or existing TFN. OR I am claiming an exemption because I am under	7 Are you an Australian resident for tax purposes? (Visit ato.gov.au/residency to check)
of the instructions. 18 years of age and do not earn enough to pay tax.	8 Do you want to claim the tax-free threshold from this payer?
OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance.	Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.
2 What is your name? Title: Mr Mrs Miss Ms Surname or family name	Yes No No No Answer no here and at question 10 if you are a foreign resident, except if you are a foreign resident in receipt of an Australian Government pension or allowance.
First given name	9 Do you want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you?
First given name	Yes Complete a <i>Withholding declaration</i> (NAT 3093), but only if you are claiming the tax-free threshold from this payer. If you have more than one payer, see page 3 of the instructions.
Other given names	10 Do you want to claim a zone, overseas forces or invalid and invalid carer tax offset by reducing the amount withheld from payments made to you?
3 If you have changed your name since you last dealt with the ATO, provide your previous family name.	Yes Complete a Withholding declaration (NAT 3093).
	11 (a) Do you have a Higher Education Loan Program (HELP), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?
4 What is your date of birth? Day Month Year Year	Yes Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment.
5 What is your home address in Australia?	(b) Do you have a Financial Supplement de \[\] \[\] \[\] Your payer will withhold additional amounts to cover any compulsory \[\[\] \[\]
	Yes repayment that may be raised on your notice of assessment.
	DECLARATION by payee: I declare that the information I have given is true and correct. Signature Date
Suburb/town/locality State (facilities - Destroyle -	You MUST SIGN here Day Month Year Year
State/territory Postcode	There are penalties for deliberately making a false or misleading statement.
Once section A is completed and signed, give it to your payer to com	plete section B.
Section B: To be completed by the PAYER (if you are r	not lodging online)
1 What is your Australian business number (ABN) or Branch number	4 What is your business address?
3 0 0 7 4 8 6 4 6 0 9 0 0 4	
2 If you don't have an ABN or withholding payer number, have you applied for one?	Suburb/town/locality
Yes No	SYDNEY
3 What is your legal name or registered business name (or your individual name if not in business)?	State/territory Postcode
	5 Who is your contact person?
CORPORATE SERVICES	ANTHONY ROUHANA
	Business phone number 0 2 8 2 5 6 1 7 7 0
DECLARATION by payer: I declare that the information I have given is true and correct.	6 If you no longer make payments to this payee, print X in this box.
Signature of payer	Return the completed original ATO copy to:
Date Day Month Year /	Australian Taxation Office P0 Box 9004 PENRITH NSW 2740 See next page for: ■ payer obligations ■ lodging online.
There are penalties for deliberately making a false or misleading statement.	

NON MEDICARE MEDICAL EXPENSES (ONLY COMPLETE THIS SECTION IF CLAIMING FOR THESE EXPENSES)

Do not attach accounts paid or part paid by Medicare. The Australian Health Insurance Act does not permit us to contribute to any charges covered by Medicare (including the Medicare gap). Are you a member of an Ambulance Service?					
Are you a member of a l			☐ Yes ☐ No		
If yes, please provide de Hospital Cover? Extra's covering, Physio		C	☐ Yes ☐ No ☐ Yes ☐ No		
Original accounts and re Insurance.	eceipts must be submit	ted together with d	etails of recoverie	s from any Privat	e Health
NAME OF PROVIDER	NATURE OF SERVICE E.G DENTAL PHYSIOTHERAPY ETC	DATE OF SERVICE	CHARGE	PRIVATE HEALTH FUND RECOVERY (IF APPLICABLE)	AMOUNT CLAIMABLE
				Total	
			TOTAL AMO	Less Excess UNT OF CLAIM	
			I O I AL AIVIO	OITI OI OLAIIVI	
If claiming physiotherapy or other specialist treatment, please provide the name and address of referring doctor:					
Name of Doctor:					
Address:					



V-Insurance Group Page 10 of 13



AR No. 432898 Willis Australia Limited AFSL: 240600 Phone (02) 8599 8660 or local call cost only 1300 945 547 Completed claim forms should be sent to Corporate Services Network, GPO Box 4276 Sydney NSW 2001 or via email claims@csnet.com.au

SPORTS INJURY ATTENDING PHYSICIAN'S REPORT

DOCTOR'S STATEMENT

(PLEASE PRINT LEGIBLY)

IMPORTANT

- 1. The patient is responsible for any fee for this statement.
- 2. This form can only be completed by the treating Medical Practitioner, Surgeon or Physiotherapist.
- 3. If "Yes" answered to any of the following, please give details.
- 4. Dashes or blank spaces are not acceptable.

TO BE COMPLETED BY THE ATTENDING PHYSICIAN			
Patient's Full Name:	How long have you known the patient?		
Patient's Occupation:			
What date and where were you first consulted by the patier	nt in connection with the present injury?		
Are you the patient's regular general practitioner?	Yes □ No		
What is the exact nature of the present injury?			
Front	Back Head		



Do you consider the patient's injury to be a new injury?		☐ Yes☐ Yes	□ No □ No
A recurrence of an old injury? If yes, please state condition and advise when previous treatment was a			
Have you referred the patient to any other services or to Please specify the type and approximate number of tree. Physiotherapy	atments required		□ No
□ Chiropractic			
☐ Other			
Have any surgical procedures been performed? If yes,	please specify		
What surgical procedures are contemplated?			
Are there any further remarks which may assist in asse			
	_		
Is there any permanent disability at present?		☐ Yes	
If yes, please explain giving estimated percentage loss	of function		
Was the patient obliged to cease work?		☐ Yes	☐ No
If so, when do you expect the claimant to resume:	Some Duties		
	Full Duties		
What date do you advise the patient to return to baseba	all?		
Does the patient have any congenital defects or chronic	c diseases?	☐ Yes	□ No
If yes, please give dates, name of treating doctor and d			
If the patient has been hospitalised, please give name of	of hospital and d	ates hospi	talised:
	e Admitted	•	Released
	/ /	/	/
CERTIFICATION BY ATTENDING PHYSICIAN			
I hereby certify I have personally examined the above named patient this claim form are consistent with the patient's injury.	and in my opinion th	ne statements	made in the Accident details section of
Name:	Telephone Nur	mber: ()
Fax: ()	Email:		
Address:			
Signature:	Qualifications:		
Date:			



V-Insurance Group Page 12 of 13

METHOD OF PAYMENT
Should a benefit be payable for this claim then you have a choice of receiving your payment by cheque or Electronic Funds Transfer (EFT) to a nominated bank account
Please indicate your preferred method of payment (please tick) Cheque EFT
If you would like your payment made by EFT, please complete the details below.
NAME OF CLAIMANT
Title: Mr. Mrs Miss Name:
BANK ACCOUNT DETAILS
BSB number (all 6 digits are required here) Account Number
Nominated account name:
Bank, Credit Union, Building Society name:
Branch:
DECLARATION
DECLARATION I hereby authorise Corporate Services Network to make any payments to the policy holder by Electronic Funds Transfer (EFT) into the above bank account. I understand and agree that the following conditions will apply:
I hereby authorise Corporate Services Network to make any payments to the policy holder by Electronic Funds
I hereby authorise Corporate Services Network to make any payments to the policy holder by Electronic Funds Transfer (EFT) into the above bank account. I understand and agree that the following conditions will apply: • I agree that the payment is made when Corporate Services Network has instructed its bank to credit the nominated account and that we release Corporate Services Network from any further liability in relation to this
 I hereby authorise Corporate Services Network to make any payments to the policy holder by Electronic Funds Transfer (EFT) into the above bank account. I understand and agree that the following conditions will apply: I agree that the payment is made when Corporate Services Network has instructed its bank to credit the nominated account and that we release Corporate Services Network from any further liability in relation to this payment. Corporate Services Network is not responsible for any delays in payment or errors due factors outside its
 I hereby authorise Corporate Services Network to make any payments to the policy holder by Electronic Funds Transfer (EFT) into the above bank account. I understand and agree that the following conditions will apply: I agree that the payment is made when Corporate Services Network has instructed its bank to credit the nominated account and that we release Corporate Services Network from any further liability in relation to this payment. Corporate Services Network is not responsible for any delays in payment or errors due factors outside its reasonable control, including delays or errors in the financial system or errors in the supplied account details. I agree to Corporate Services Network collecting, holding and maintaining the following personal information to authorise payments to my nominated bank account. I agree to Corporate Services Network's disclosure of this information, to Corporate Services Network's bank and my bank for the purpose and administration of processing my payment. I understand that I have the right to access or correct my personal information under the <i>Privacy Act 1988.</i> I understand that my failure to supply full details and to sign this declaration may result in
 I hereby authorise Corporate Services Network to make any payments to the policy holder by Electronic Funds Transfer (EFT) into the above bank account. I understand and agree that the following conditions will apply: I agree that the payment is made when Corporate Services Network has instructed its bank to credit the nominated account and that we release Corporate Services Network from any further liability in relation to this payment. Corporate Services Network is not responsible for any delays in payment or errors due factors outside its reasonable control, including delays or errors in the financial system or errors in the supplied account details. I agree to Corporate Services Network collecting, holding and maintaining the following personal information to authorise payments to my nominated bank account. I agree to Corporate Services Network's disclosure of this information, to Corporate Services Network's bank and my bank for the purpose and administration of processing my payment. I understand that I have the right to access or correct my personal information under the <i>Privacy Act 1988</i>. I understand that my failure to supply full details and to sign this declaration may result in my payment not being paid or my payment being paid into a wrong account. I declare that the details in this application are true and correct and (where applicable) I am authorised on behalf
 I hereby authorise Corporate Services Network to make any payments to the policy holder by Electronic Funds Transfer (EFT) into the above bank account. I understand and agree that the following conditions will apply: I agree that the payment is made when Corporate Services Network has instructed its bank to credit the nominated account and that we release Corporate Services Network from any further liability in relation to this payment. Corporate Services Network is not responsible for any delays in payment or errors due factors outside its reasonable control, including delays or errors in the financial system or errors in the supplied account details. I agree to Corporate Services Network collecting, holding and maintaining the following personal information to authorise payments to my nominated bank account. I agree to Corporate Services Network's disclosure of this information, to Corporate Services Network's bank and my bank for the purpose and administration of processing my payment. I understand that I have the right to access or correct my personal information under the <i>Privacy Act 1988</i>. I understand that my failure to supply full details and to sign this declaration may result in my payment not being paid or my payment being paid into a wrong account. I declare that the details in this application are true and correct and (where applicable) I am authorised on behalf of the Company to provide the information above. I agree that my personal information may also be shared with Baseball Australia's insurance brokers,



V-Insurance Group Page 13 of 13