



SERIOUS INJURIES INSURANCE COVER

The NSW Sporting Injuries Committee is pleased to provide a summary of its serious injuries insurance cover for clubs affiliated with Country Rugby League.

Please refer to the NSW Sporting Injuries Handbook or our website www.sportinginjuries.nsw.gov.au for complete information on the Sporting Injuries Insurance Scheme.

WHY IS OUR COVER SO IMPORTANT?

You and your registered participants receive the following significant benefits under our cover:

- **Benefits paid regardless of fault or pre-existing conditions** – our cover compensates your registered participants regardless of the cause of injury or death unlike many other insurers.
- **Benefits are paid to your registered participants regardless of any other insurance cover your participants may have.** Benefits paid are lump sum and are not subject to taxation or Centrelink.

WHO CAN MAKE A CLAIM?

Any registered member of an affiliated Country Rugby League club who has been seriously injured during an authorised activity such as participation in an event or competition.

A registered member is a player or official who is directly involved in a club or association authorised activity of Rugby League and who is included in your policy numbers.

There is no age limitations under this policy. Members under the age of 18 years of age are classified as juniors. Seniors are members over the age of 18 years.

WHAT BENEFITS ARE YOUR PARTICIPANTS ENTITLED TO?

- Compensation in the form of a lump sum benefit is payable to any registered member who is seriously injured while participating in the authorised sporting activity and who has suffered death or a permanent disability of a certain kind.
- The lump sum benefits vary depending upon the severity of the injury:
 - Permanent loss of use of the whole or greater part of the arm (threshold of more than 30%) up to \$43,265.
 - Permanent loss of use of the whole or greater part of the leg (threshold of more than 30%) up to \$39,500.
 - The maximum benefit payable is \$171,000, typically for paraplegia or quadriplegia injuries.
 - Death benefit of \$70,680 plus an additional \$2,850 for dependents under 18 years of age (paid to the legal personal representative of the deceased).
 - Funeral expenses not exceeding \$9,000 is payable in the event of a death to a person under the age of 18.

HOW TO MAKE A CLAIM

It is very easy to make a claim. When a serious injury has occurred, your registered member should:

- Advise an official of the club or association that they wish to make a claim.
- Obtain from the official or from our website www.sportinginjuries.nsw.gov.au:
 - Serious Injury Notification Form and
 - Benefit Application Form.
- Forward the completed Serious Injury Notification Form to us immediately after the injury.
- Forward the Benefit Application Form to us within 12 months of the date of injury with the required witness statements, medical reports, hospital discharge documentation, etc.

NSW SPORTING INJURIES COMMITTEE

The NSW Sporting Injuries Committee is a non-profit state government organisation operating under the *Sporting Injuries Insurance Act 1978*.

We administer serious sporting injuries insurance for sporting organisations & schools and promote safe sporting practices.

Please refer to our website www.sportinginjuries.nsw.gov.au or to our handbook for more information and for a full list of injuries covered under your serious injuries and death insurance with the Committee.

Please note:

- ***Medical expenses and replacement of income are not covered under this policy.***
- ***There is no excess to be paid by a member when making a claim and the Committee does not take into consider any pre-existing conditions or fault in determining compensation.***
- ***It is not necessary to engage a solicitor or legal practitioner to make a claim.***
- ***The claims and benefits processes of the Sporting Injuries Insurance Scheme are legislated under the Sporting Injuries Insurance Act 1978.***
- ***Regardless of the insurance provided, it is recommended that Private Health Insurance be obtained by participants.***

If you have any questions or would like more information please do not hesitate to contact us

Sonya Jenkins – Executive Officer
Karina Ryan – Sports Business Officer
Jackie Schram – Underwriting Officer

NSW Sporting Injuries Committee
Level 4, 92 – 100 Donnison Street, Gosford NSW 2250
Telephone: 4321 5392
Email: contact.us@sportinginjuries.com.au
Website: www.sportinginjuries.nsw.gov.au