



# New South Wales Rugby League

NSW Whole of Game

Insurance Program Quick Guide



Sports injury & liability  
cover summary 2020



**Gallagher**

Insurance | Risk Management | Consulting

Dear NSWRL registered players, parents,  
guardians & volunteers,

We are pleased to present this quick guide to the 2020 Whole of Game Insurance Program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available on the Gallagher website at [sport.ajg.com.au](http://sport.ajg.com.au).

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the "Medicare Gap", (refer to National Health Act 1953).

The cover provided under this program is not "comprehensive" and is intended to compliment other insurance cover you may have in place. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health insurance) and we encourage all participants to consider their own individual needs and circumstances in relation Private Health, Life and Income Protection insurance. It is an individual's responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable 2020 Rugby League season.

Yours sincerely,

**Gallagher Sport**

## Scope of cover

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### Insured persons

Any person who is a registered player, coach, trainer, manager, administrator, referee, official, first aid personnel, selector, ball boy, supervisor, medical officer, physiotherapist, ambulance officer, volunteer worker, and all directors, officers, employees, executive officer, office bearers, members and committees that is part of the NSW Rugby League.

### Age limits

Over 4 years and under 100 years.

### Covered activities

The policy provides worldwide cover (excluding USA & Canada) for injury\* to all Insured Persons whilst involved in the following activities or events, where sanctioned by any affiliated ARLC body:

- a. whilst actively engaged in club, representative or heritage, state or national events, or a training session or a competitive game;
- b. whilst actively engaged in an activity which forms part of the Insured Person's official duties;
- c. whilst actively engaged in any administrative, social or fund-raising activity or voluntary work;
- d. whilst undertaking direct travel to or from a), b) or c) above; and
- e. whilst staying away from home during a tour for the purposes of a), b) or c) above;
- f. all appropriately registered and insured players whilst playing rugby league with their school;
- g. playing in trial games of the player's own club and/or any game in which the player is participating in an attempt to be graded for an NRL club.

*Note: End of season social trips are not covered under this program*

\* Injury, in the context of this policy, means bodily injury which:

- Is sustained during the policy period (31 December 2018 - 31 December 2019) and whilst engaged in the above insured activities;
- Is a result of an accident caused by sudden, violent, external and visible means;
- Occurs solely and directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital conditions or heatstroke.

# Policy benefits

## Liability

Cover	Benefit
Public liability	\$50,000,000
Products liability	\$50,000,000
Professional liability	\$10,000,000

## Personal Accident

Capital benefits	
- Paraplegia and Quadriplegia	\$600,000
- Death and other Capital benefits	\$200,000
- Under 18 Death benefit limited to	\$40,000
Loss of income	
Weekly benefit limit	\$300
- Benefit %	85%
- Benefit period	52 weeks
- Excess	28 days
Student assistance	
- Weekly benefit limit	\$300
- Benefit %	80%
- Benefit period	52 weeks
- Excess	28 days
Home help	
- Weekly benefit limit	\$300
- Benefit %	80%
- Benefit period	52 weeks
- Excess	28 days
Inconvenience Allowance	
- Daily benefit	\$100
- Maximum benefit	\$2,000
- Benefit %	100%
Non medicare medical expenses	
- Limit	\$5,000
- Benefit	80%
- Excess (physiotherapy, chiropractic expenses)	\$100
- Excess (other non-Medicare claims)	Nil
Funeral expenses	
- Limit	\$10,000
Travel and Accommodation expenses	
Travel and accommodation expenses to receive treatment	
- Limit	Maximum Benefit of \$1,000 for any one injury

*Note: accommodation expense capped at \$150 per night*

## How do I make a claim?

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To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

### Step 1:

Obtain a claim form from Gallagher by calling 1800 531 968 or download by visiting [sport.ajg.com.au/make-a-claim](http://sport.ajg.com.au/make-a-claim).

### Step 2:

Arrange for your doctor to complete the 'Medical Statement' section of the claim form.

### Step 3:

Arrange for your club President, Treasurer or Secretary to complete 'The Club's Declaration' section of the claim form. If claiming loss of income, you will need your employer complete 'The Member's Employment Details' section of the claim form.

### Step 4:

Return the completed claim form to Gallagher via:

**Email: [sport@ajg.com.au](mailto:sport@ajg.com.au)**

Post:

Gallagher Sporting claims

PO Box 1898, North Sydney, NSW 2060

## How do I make a Liability claim?

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It is essential that you notify Gallagher Sport immediately on **1800 531 968** of any potential claim.

We will then provide you with advice as how to proceed.

[sport.ajg.com.au](http://sport.ajg.com.au)

1800 531 968



# Gallagher

Insurance | Risk Management | Consulting

## Contact us

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Gallagher Sport

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1800 531 968

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