



# NSW Junior Rugby League

## 2019 Insurance Summary

### Insurance Information

The NSW Junior Rugby League Association on behalf of all insured persons has arranged this plan.

Personal Accident	Loss of Income (Weekly Benefits)	Non-Medicare Medical Expenses
<p><b>Who?</b></p> <p>Any person who is a registered player, coach, trainer, manager, administrator, voluntary worker, selector, referee, touch judge, or ball boy that is part of the NSW Junior Rugby League Districts scheme who has been injured whilst playing or engaging in Rugby League, training for, or travelling to and from a club match or participating in an administrative or social activity.</p> <p>Age limitations apply - Players: 4 to 65   Administrative personnel: Up to 85.</p> <p>Registered NSW Junior Rugby League players whilst playing Rugby League for their schools. Players must be appropriately registered before taking part in a game.</p> <p><b>What?</b></p> <p>Basic cover for participants who suffer injuries arising out of participation in league.</p> <p><b>When?</b></p> <p>Participating in official league matches.</p> <p>As well as:</p> <p>Organised training, travelling between home / work, training or games, administrative and social activities for your club.</p>	<p>Weekly benefits are payable whilst you are wholly and continuously unable to work and/or attend school or studies.</p> <p><b>Income Earners</b> 100% of net income or \$300 per week (whichever is the lesser) for 52 weeks. A 14 day excess applies.</p> <p><b>Non-Income Earners</b> Authorised domestic help up to \$300 per week for 52 weeks. A 7 day excess applies.</p> <p><b>Full-Time Students</b> Authorised home tutor costs up to \$300 per week for 52 weeks. A 7 day excess applies.</p> <p><b>Parents Inconvenience Expenses</b> Reimbursement of expenses incurred by parents in visiting an insured full-time student aged under 25 years hospitalised through injury up to a maximum of \$100 per day. The first 2 days are not covered. Maximum benefit is \$2,000.</p>	<p>Non-Medicare Medical Expenses covers medical expenses for which there is no reimbursement (wholly or partly) from Medicare.</p> <p><b>Benefits Covered</b></p> <ul style="list-style-type: none"> <li>• 100% of Ambulance costs</li> <li>• 80% of Non-Medicare Medical Benefits</li> <li>• Maximum Payable \$5,000</li> <li>• \$100 excess (\$50 if you belong to a health fund and \$25 for ambulance only claims).</li> </ul> <p>The Health Insurance Act (Cth) 1973 does not permit the insurer to contribute to expenses which are wholly or partly claimable through Medicare.</p> <p><b>Examples of expenses covered:</b></p> <ul style="list-style-type: none"> <li>• Private Hospital Accommodation</li> <li>• Physiotherapy</li> <li>• Ambulance</li> </ul> <p><b>Examples of expenses not covered:</b></p> <ul style="list-style-type: none"> <li>• Doctors and Surgeons Fees</li> <li>• X-Rays</li> </ul>
	<p><b>Capital Benefits</b></p> <p>Capital Benefits are a lump sum benefit that is provided in the event of Death or Permanent Disability.</p> <p>Coverage for death and some permanent disabilities is provided under the NSW Sporting Injuries Insurance Scheme arranged by your Junior League.</p> <p>Refer to your club for details.</p> <p>Some of the benefits payable include:</p> <p><b>Death</b> - \$200,000 (U18 \$10,000)</p> <p><b>Paraplegia and Quadriplegia</b> - \$429,000</p> <p><b>Funeral Expenses</b> - up to \$5,000</p>	<p><b>Other Benefits</b></p> <p>Reimbursement of travel and accommodation expenses for:</p> <ul style="list-style-type: none"> <li>• The injured person - expenses incurred in travelling to hospital or a place of treatment where the travel is in excess of 100 kilometres; Emergency attendance to the injured person by the injured person's family members which results in the need for overnight accommodation in either a registered hotel or motel.</li> <li>• Limited to 80% of the actual travel and accommodation expenses, with accommodation expenses not exceeding \$150 per night, subject to a maximum of \$1,000 per family member and a maximum of 4 family members, any one event.</li> </ul>

## How do I make a claim?

1. Advise your club secretary that you wish to make a claim. They will provide you with a Sports Injury Claim Form.
2. Return the full completed claim form, including the "Attending Physicians' Statement" completed by your doctor to your club secretary.
3. Your club secretary will verify the claim and forward the claim form to your district administrator.
4. All claims must be advised to Fullerton Health, who manage all claims on behalf of QBE Insurance (Australia) Limited, within 30 days.
5. When completing the claim form, ensure that you answer all questions and provide as much information as possible.
6. You must attend any medical examinations or other assessment organised by Fullerton Health or QBE Insurance (Australia) Limited.
7. You must take all reasonable steps to recover from any injuries.
8. If you require an update on the status of your claim, you may contact Fullerton Health, Ph: (02) 8256 1770, Email: [claims@fullertonhealthcs.com.au](mailto:claims@fullertonhealthcs.com.au) or Mail: Level 10, 33 York Street, Sydney NSW 2000.

## Points to Remember

- All claims must be advised to your district administrator within 30 days of injury.
- Non-Medical medical expenses are only covered for 12 months from the injury date unless the claim has been lodged within the 12 months of the injury date and the delay is deemed necessary by your treating medical practitioner and a medical statement is provided to the insurer.
- Only injuries that occur during the policy period are covered.
- No coverage is provided for injuries arising from pre-existing injuries or physical or congenital conditions.
- Injuries arising from AIDS, HIV, childbirth or pregnancy are not covered.
- This brochure is a summary only of the main points of coverage. Please contact Gow-Gates to obtain further details and a copy of the policy wording or refer to the policy document held by your club for complete policy terms.
- Before making any decision about this product please refer to the Product disclosure statement / Policy document as referred to in the point above.
- The level of benefits provided through this plan are not 'comprehensive' for all persons and the individual needs and circumstances of each insured person has not been taken into consideration when arranging this insurance.

You should consider the adequacy of the coverage from your own needs and circumstance and it is highly recommended you take out private health insurance, life insurance and 'Top Up' Coverage as required by your particular circumstances.

## Duty of Care Statement

When you register and play with a Junior Rugby League Club, you are reminded that Rugby League is a body contact sport. Potential, notwithstanding all safeguards, exists for a player to sustain injury. Players must therefore prepare themselves for the game by having a commitment to training and a high level of fitness. As a measure of your club and Junior Leagues' support to players and officials, insurance cover has been arranged as set out in this document and for your benefit and risk protection. In addition to these policies all players and officials may, and are encouraged to take out private health insurance, life insurance and 'Top Up' over and above the insurance cover specifications defined in this brochure, particularly in relation to 'Loss of Income'. Any advice or additional insurance cover that any member or your club association may require can be arranged by making enquiries to Gow-Gates Insurance Brokers.

## Who can I talk to about an issue or complaint?

- If you are unable to resolve any issue with Fullerton Health, talk to QBE Insurance, ask for accident and health underwriting or claims staff on (02) 9375 4444.
- If the matter can't be resolved, it will be referred to QBE's Internal Dispute Resolution (IDR) representative.
- If the matter cannot be resolved internally, QBE will provide you with Financial Ombudsman Service (FOS) details - an independent external dispute resolution body.

## Additional insurance policies included under the NSW Junior Rugby League Insurance Programme for the benefit of your club:

Public & Products Liability	Professional Liability	Management Liability
<b>Coverage Provided:</b> Public Liability \$20,000,000 any one occurrence Product Liability \$20,000,000	<b>Coverage Provided:</b> Professional Liability \$10,000,000 any one occurrence and in the aggregate.	<b>Coverage provided:</b> Management Liability \$10,000,000 any one claim and in the aggregate (Other sections, extensions subject to the policy documents).
<b>Excess</b> \$1,000 each and every claim.	<b>Excess</b> \$1,000 each and every occurrence.	<b>Excess</b> NIL with regards to Directors and Officers Liability \$5,000 with regards to Company Liability \$10,000 all other

**Insurer:** Underwritten for certain underwriters at Lloyd's of London & QBE.

## About Gow-Gates

Established in 1963, Gow-Gates is one of Australia's largest wholly-owned insurance brokerages that prides itself on integrity, client service and quality advice. With access to Australian and international insurance markets, Gow-Gates arranges insurance for many of Australia's best-known businesses and individuals. We take the time to get to know our clients and are there for them when they need us most - at the time of a claim. Our in-house claims specialists will proactively work with you, acting as your advocate to ensure a timely and fair settlement.

For information about Gow-Gates or to learn more about the following products, contact us today.

- Property Insurance
- Sports Injury Top Up Insurance

### Gow-Gates Insurance Brokers Pty Ltd

ABN 12 000 837 785 | AFSL 245432  
Level 8, 491 Kent Street, Sydney NSW 2000  
GPO Box 4731 Sydney NSW 2001  
P: (02) 8267 9999 or 1800 811 371 toll free  
E: sport@gowgates.com.au  
F: (02) 8267 9998  
www.gowgates.com.au

## Sponsorship

Your Junior Rugby League District Association and the NSW Junior Rugby Leagues' Association receives sponsorship payments from Gow-Gates for arranging and administration of the NSW JRL Insurance Programme. Your District Association receives a rebate in the form of a sponsorship of \$5.00 per junior player, \$3.00 per youth player and \$7.50 per senior player.

## Important Information

Please contact Gow-Gates for additional information on the coverage limits, excesses, terms, conditions and exclusions for the covers listed in this document.

This brochure is a summary only of the main points of coverage. The information is of general nature only, no consideration has been made in regard to your own personal needs and/ or circumstances. Please refer to the policy document held by your local club for the complete policy terms and conditions. For any advice or additional insurance cover that you may require please contact Gow-Gates.

This summary is prepared by Gow-Gates Insurance Brokers Pty Ltd (ABN 12 000 837 785). For further information visit: [www.gowgatesport.com.au](http://www.gowgatesport.com.au)

Gow-Gates Insurance Brokers Pty Ltd  
Level 8, 491 Kent Street, Sydney, NSW, 2000  
P: (02) 8267 9999 F: (02) 8267 9998 E: sport@gowgates.com.au  
ABN 12 000 837 785 | AFSL 245432

SP0049\_NSW Junior Rugby League Insurance Summary\_DOC\_260219

