

## HOW DO I MAKE A CLAIM?

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

### STEP 1:

Obtain a claim form from Gallagher by calling 1800 SPORT 0 (1800 776 780) or download by visiting [www.ajg.com.au/nrl](http://www.ajg.com.au/nrl).

### STEP 2:

Arrange for your doctor to complete the 'Medical Statement'

### STEP 3:

Arrange for your club secretary to complete 'The Club's Declaration' If claiming loss of income have your employer complete 'The Member's Employment Details' section

### STEP 4:

Return the completed claim form to Gallagher (Contact details below)

Gallagher Sporting claims  
Level 12, 80 Pacific Highway  
North Sydney NSW 2060

## LIABILITY INSURANCE

It is essential that you notify Gallagher Sport immediately on 1800 SPORT 1 (1800 776 781) or [rugbyleague@ajg.com.au](mailto:rugbyleague@ajg.com.au) of any potential claim. We will then provide you with advice as how to proceed.

Arthur J. Gallagher Insurance Brokers. AFSL 238312. To the extent that any material in this brochure may be considered advice, it may only be considered general advice as it does not take into account your personal objectives, needs or financial situation. Arthur J. Gallagher urges you to read the relevant policy wording and consider whether any products are appropriate for your situation before making a decision to acquire insurance.

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



**Gallagher**

Insurance | Risk Management | Consulting

Direct to your NRL WA Insurance Advisor  
[www.ajg.com.au/nrl](http://www.ajg.com.au/nrl)

**1800 SPORT 1 (1800 776 781)**



## CONTACT US

Arthur J. Gallagher & Co (Aus) Limited.  
ABN 34 005 543 920, AFSL 238312

Level 12, 80 Pacific Highway, North Sydney NSW 2060

1800 SPORT 1 (1800 776 781)

[rugbyleague@ajg.com.au](mailto:rugbyleague@ajg.com.au)

# NRL Western Australia

## 2018 INSURANCE PROGRAM QUICK GUIDE

SPORTS INJURY COVER SUMMARY 2018



## DEAR NRL WESTERN AUSTRALIA REGISTERED PLAYERS, PARENTS, GUARDIANS & VOLUNTEERS,

We are pleased to present this quick guide to the 2018 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 our website at [www.ajg.com.au/nrl](http://www.ajg.com.au/nrl) or call your broker on 1800 SPORT 1 (1800 776 781).

General insurers in Australia are prohibited (refer to National Health Act 1953) 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 deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the 'Medicare Gap'.

Please be aware that your club or local league must take out the compulsory minimum level of cover for each of its teams.

This minimum level of cover means this program is not 'comprehensive' and as such we encourage all participants to take out Private Health, Life and Income Protection Insurance according to their own individual needs and circumstances. It is your responsibility to ensure that you have adequate insurance cover for your needs.

We wish all participants a safe and enjoyable 2018 Rugby League season.

Yours sincerely

**Gallagher Sport**

## SCOPE OF COVER

### INSURED PERSONS

All registered players (junior/senior/women's), coaches, referees, officials, first aid personnel, administrators and voluntary workers of NRL Western Australia.

### AGED LIMITS

4 years and over up to 80 years.

### SCOPE OF COVER

Cover is limited to injury whilst and insured person is: –

- Playing in club and representative games, competitions and performances;
- Participating in training or practice sessions, or official functions arranged by the insured;
- Travelling directly to or from club and representative games, competitions or performances, training or practice sessions, meetings or officials functions arranged by the insured (limited 20% of the Capital Benefit);
- Engaged in activities connected with the insured whilst staying away from home during a tour for the purpose of participating;
- Playing in trial games of the players own club and/or any game in which the player is participating in an attempt to be graded for an NRL club.

### INJURY, MEANS BODILY INJURY WHICH:

- is sustained by an Insured Person during the Period of Insurance and while they are covered as an Insured Person under this Policy
- results from an Accident and is 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 condition or heatstroke, except illness or sickness directly
- resulting from, or medical or surgical treatment rendered necessary by such Injury
- occurs whilst they are engaged in the activities (outlined above) on behalf of the Insured

Injury does not include any Event caused as a result of Heatstroke and/or caused directly or indirectly by or attributable to any sickness or disease.

## BENEFITS

### SECTION A – CAPITAL BENEFITS

Event	Maximum Benefit
Paraplegia and Quadriplegia	\$1,000,000
Accidental Death and other Capital Benefits	\$200,000
Accidental Death under 18 years limited to	\$10,000

### SECTION B – WEEKLY BENEFITS

Benefit	Limit
Loss of Earnings	Max 85% up to \$300 per week 21 day excess, Maximum 52 weeks
Student Assistance	Max 100% up to \$300 per week 21 day excess, Maximum 52 weeks
Home Help	Max 100% up to \$300 per week 21 day excess, Maximum 52 weeks

### SECTION C – ADDITIONAL BENEFITS

#### Non-Medicare Medical Expenses

- 85% to a maximum of \$5,000 per injury maximum
- Excess \$100 for all claims for physiotherapy and chiropractic, reducing to \$50 if in a Private Health Fund
- Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider

### FUNERAL EXPENSES

- 100% to a maximum of \$2,000

### CONDITIONS

- Claims for injuries incurred travelling to and/or from participation is limited to 20% Capital Benefit
- Cover excludes claims arising from Social End of Season Trips

**NOTE: PLEASE REFER TO POLICY WORDING FOR FULL TERMS, CONDITIONS, AND EXCLUSIONS.**