



NRL Western Australia

Insurance Program Quick Guide



Sports injury
cover summary



Gallagher

Insurance | Risk Management | Consulting

Dear NRL Western Australia registered players,
parents, guardians & volunteers,

We are pleased to present this quick guide to the 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.

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 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 an 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 official 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

Personal Accident

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 wordings for full terms, conditions and exclusions

How do I make a claim?

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.

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

Post:

Gallagher Sporting claims

PO Box 1898, North Sydney, NSW 2060

How do I make a Liability claim?

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.

Direct to your NRL WA Insurance Advisor

sport.ajg.com.au

1800 531 968



Gallagher

Insurance | Risk Management | Consulting

Contact us

Arthur J. Gallagher. ABN 005 543 920. AFSL 238312

Gallagher Sport

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