National Rugby League

Affiliated States

Insurance Program Quick Guide

HOWDEN

Dear NRL-affiliated participants,

We are pleased to present this quick guide to the NRL Affiliated States Insurance Program

The purpose of this Insurance Quick Guide is to provide an overview of some of the main covers of the personal accident insurance policy as well as instructions on how to make a claim. For full details of cover please contact Howden at nrl.aus@howdengroup.com or 1300 129 881.

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or 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' (refer to *National Health Act 1953 (Cth)*).

The insurance cover provided under this program is not 'comprehensive' and is intended to compliment other insurance cover you may have in place.

We encourage all participants to consider their own individual needs and circumstances in relation to Private Health, Life and Income Protection Insurance.

It is an individual's and/or parent or guardian's responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable Rugby League season.

All the best,

Howden Insurance

Scope of Cover

Insured Persons

Category	Insured Persons
A	All registered senior players (over 18 years old) of affiliated association metropolitan district leagues, country groups and competitions, wheelchair/disability rugby league (registered).
B	All registered junior players (under 18 years old) of affiliated association metropolitan district leagues, country groups and competitions, schoolboys (registered players), wheelchair/disability rugby league (registered).
C	All coaches, trainers, managers, administrators, referees, officials, first aid personnel, selectors, ball boys, other officials or supervisors, medical officers, physiotherapists, ambulance officers and volunteer workers; and all directors, officers, employees, executive officers, office bearers, members and committees of the Insured.

Covered Activities#

The Personal Accident Policy provides Australia wide cover for injury* to all Insured Persons whilst an *Insured Person* is participating in rugby league games, competitions, training, or any other activities as sanctioned by the Policyholder.

subject always to the policy terms, exclusions and conditions

* **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; and
- results from an Accident; and
- occurs solely, directly and independently of any Sickness or any other cause, it does not mean sickness or a Pre-Existing Condition; and
- occurs whilst they are engaged in the activities specified in the Schedule under Scope of Cover.

General Activities Excluded:

- A deliberate self-inflicted injury
- Any criminal or intentional illegal act
- Any re-occurring injury of any kind
- Stress and/or anxiety related conditions

Benefits

Capital Benefits	
Accidental Death	$200,000
Permanent Total Disablement	$1,000,000
Other Permanent Disablement	$200,000
Loss of Income	
Weekly Benefit *85% of weekly income to a maximum of:*	$500
Excess Period	28 days
Benefit Period	52 weeks
Non Medicare Medical Expenses	
Non Medicare Medical limit	$5,000
Non Medicare Medical benefit	80%
Non Medicare Medical excess (without Private Health Insurance)	$100
Non Medicare Medical excess (with Private Health Insurance)	Nil
Domestic Help Benefit	
Domestic Help Weekly Benefit limit	$500
Domestic Help Benefit	80%
Domestic Help Benefit period	Up to 52 weeks
Domestic Help Excess	28 days
Student Tutorial Benefit	
Student Tutorial weekly Benefit limit	$500
Student Tutorial Benefit	
Student Tutorial Benefit period	Up to 52 weeks
Student Tutorial Excess	28 days

* This is not a determination of indemnity, as each claim will be assessed on its own facts and circumstances as against the policy.

Medicare v Non-Medicare items

Below are the types of items that can be claimed under the Non-Medicare Medical Expenses benefit of the policy and general items that cannot be claimed due to the *Health Insurance Act 1973 (Cth).*

Common Examples of Non-Medicare Medical Expenses	Common Examples of items covered by Medicare (not claimable under the policy)
Ambulance	Doctor/General Practitioner (GP) fees
Private hospital accommodation	Public hospital admission & accommodation
Dental	Surgical fees charged by the Surgeon (and, if applicable the Surgeon's Assistant)
Physiotherapy	X-rays
Chiropractor	Anesthetist fees
MRI Scans*	MRI Scans*

**MRI scans are typically covered by Medicare, but it is best to check with your treating doctor*

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 by contacting Howden at nrl.aus@howdengroup.com or 1300 129 881.

Step 2:

Arrange for the NRL to complete the Club's Declaration. This section must be completed on the claim form.

Step 3:

Arrange for your Doctor to complete the Medical Statement.

If possible, provide the completed Medical Statement with your claim form within 30 days. If unable to obtain prior, you can submit the claim form first and forward the Medical Statement as soon as it becomes available.

Step 4:

Return the completed claim form to Berkshire Hathaway Specialty Insurance.

Email: ClaimsNoticeAustralia@bhspecialty.com

Howden would be pleased to discuss the above in greater detail in due course. Should you require any Policy Documentation please contact Howden Insurance Brokers nrl.aus@howdengroup.com or 1300 129 881.

www.howdeninsurance.com.au

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