

Howden Sport & Entertainment

New South Wales Rugby League

Community Conference

November 2025

HOWDEN



Introductions

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for NSWRL Clubs

Global presence

\$47bn

GWP

22,000+

Employees

50,000+

Insurance professionals
(including Howden One Network)

55

Territories (Howden)

115+

Territories worldwide
(Howden One Network)



● Howden
● DUAL
● Howden One Network
Locations correct at 12/24

Howden in the Pacific region

99%

Client retention rate

98%

Employee retention rate
(industry standard 85%)

16,000+

Clients

400+

Employees



Howden Sport & Entertainment

Global Expertise, Local Delivery: Howden combines international sports insurance experience with tailored solutions for the Australian market, ensuring compliance and best practices.

Comprehensive Risk Management: Howden delivers comprehensive protection for sports organisations, covering everything from player injury prevention to robust risk management strategies.

Innovative, Client-Centric Approach: We leverage data-driven insights and bespoke policies to protect clubs, leagues, and players, minimising risk while maximising performance and financial security.



NSWRL Insurance Service Team (Day-to Day)



Ben Hand
Head of Sport & Entertainment



Ryan Holland
Account Manager



Lili Feaunati
Associate



Laura Jeffery
Associate



Samantha Buckingham
Senior Claims Specialist

Howden deliverables to NSWRL Clubs's



Quality service and claims support



Strategic marketing & engagement



Insurance program and risk advisory strategy



Experienced team – local and global specialists in sport



New initiatives and focused outcomes



Enhanced communication for NSW League Community

NSWRL Affiliated Clubs Insurance Program

- Group Personal Accident
- Public and Products Liability (Including Professional Liability)
- Management Liability



Rising Cost of Personal Injury Insurance

Medical Inflation

Medical Costs Accelerate Beyond CPI Benchmarks

Healthcare costs, including medical services, increased by 6.1% in the 12 months up to April 2024, outpacing overall CPI growth (~3.6%)

What does this mean for NSWRL?

Capital Payments

Policy Deterioration due to Capital benefit Payments

Over the past five years, Capital Benefit payouts have exceeded \$1.1 million, underscoring the substantial risk exposure within Rugby League. These historical claims are factored into renewal discussions and market underwriting assessments

What does this mean for NSWRL?

Cost of Living

Rising Healthcare Costs Push Insurance Rates

Private health insurance premiums are rising due to healthcare cost inflation – in February 2025, health inflation hit 4%, prompting a 3.73% average increase in private health premiums.

What does this mean for NSWRL?

Insurance & Risk Program – Personal Accident

Statewide Competitions		Senior Players		Juniors		Coaches/Officials	
Accidental Death	\$200,000	Accidental Death	\$200,000	Accidental Death	\$200,000	Accidental Death	\$200,000
Quad & Para	\$829,000	Quad & Para	\$829,000	Quad & Para	\$829,000	Quad & Para	\$829,000
Non-Medicare Medical Expenses	\$7,500 (80%)	Non-Medicare Medical Expenses	\$5,000 (80%)	Non-Medicare Medical Expenses	\$5,000 (80%)	Non-Medicare Medical Expenses	\$5,000 (80%)
Loss of Income	\$500 p/w	Loss of Income	\$300 p/w	Loss of Income	\$500 p/w	Loss of Income	\$500 p/w
Excess Applicable	\$100	Excess Applicable	\$100	Excess Applicable	\$100	Excess Applicable	\$100
Insurer	SLE Worldwide Australia	Insurer	SLE Worldwide Australia	Insurer	SLE Worldwide Australia	Insurer	SLE Worldwide Australia

Insurance & Risk Program – ML, PPL & PI

Management Liability

- Directors & Officers
- Employment Practices Liability
- Statutory Liability
- Crime
- Social Engineering Fraud

Limit of Liability **\$1,000,000**

Insurer **Chubb
Australia**

Combined Liability

- This policy offers protection for insured members who are held liable for a negligent act that leads to property damage or bodily injury.

Limit of Liability **\$50,000,000**

Insurer **SLE Worldwide
Australia**

Professional Liability

- Professional Liability protects Clubs and their members against claims of negligence, errors, or omissions in services provided.

Limit of Liability **\$1,000,000**

Insurer **SLE Worldwide
Australia**

FAQs

Personal Accident & Members

Question	Answer
What is covered under Non-Medicare Medical Expenses	Non-Medicare Medical Expenses typically include private hospital accommodation, Dental, Physiotherapy, Chiropractor and Osteopathy related expenses.
When will a claimant receive settlement/reimbursement?	You claim is settled when on of the following occurs (whichever comes first: <ul style="list-style-type: none">○ The maximum amount payable under the policy has been exceeded○ Your treatment is complete○ You exceed the 12 month policy period○ You are able to return to training or playing sports
How does the Loss of Income Policy operate, and when should I expect reimbursement?	Payment is provided in monthly arrears

Liability & Clubs

Question	Answer
Is our club covered for our participation in fundraising events?	Club fundraising activities are automatically covered under the NSWRL Insurance Program subject to policy terms and conditions.
Our local council has asked to be included as an Insured party under our liability policy, should we agree to this?	No. Councils cannot be noted as a named Insured on the Policy. They can be listed as an interested party on Certificates of Currency
Is building insurance for the clubs (including contents & stock), provided for under the NSWRL insurance program?	No. Should you wish to source building and content cover for your club, please contact Howden or visit the Sports Club Property Package.

Loss of Income – Top Up

Individual Team

Options for Limits	28 Day Excess	14 Day Excess
Additional \$250 per week	\$3,000	\$3,560
Additional \$300 per week	\$3,560	\$4,220
Additional \$400 per week	\$4,650	\$5,530
Additional \$500 per week	\$5,750	\$6,850
Additional \$700 per week	\$8,480	\$10,120

2026 Rates:

- Rates will be confirmed in the coming weeks
- Rates set to remain relatively steady

Individual Player

Options for Limits	28 Day Excess	14 Day Excess
Additional \$250 per week	\$520	\$630
Additional \$500 per week	\$900	\$1,080
Additional \$750 per week	\$1,420	\$1,170

Insurance Centre Website

Claims Lodgement

Policy Documentation

Summary of Cover Brochures

CoC Generator *(updated CoC's to be available in early December)*

Risk Management



Sports Property Package

- Ability to select your Total Sums Insured limits
- Instant Quote & Bind
- Policy Documentation delivered straight to your inbox

Contents & Stock Up to \$250,000

Theft Up to \$30,000

Glass Up to \$10,000

Cyber Up to \$100,000



HOWDEN

Sports Property Package

Protecting your club's and association's assets with confidence.

Howden has developed a policy for your sporting club's assets, all done via our easy online quote and bind solution. It's specifically designed to meet the property needs of clubs and associations, providing coverage for contents and stock.

Instant coverage for clubs - faster, easier and more accessible than ever before.

What's covered?

Contents	Protect your equipment, stock, merchandise and office equipment.
Theft	Coverage for stolen items from your premises.
Glass	Safeguard against accidental breakage of windows, doors, and signage.
Cyber	Stay protected from digital threats and data breaches.

Why choose us?

Instant quotes	No waiting, no paperwork.
Bind on the spot	Policy documentation delivered straight to your inbox.
Flexible coverage options	Choose limits that suit your club's size and risk profile.
Trusted expertise	Backed by Howden's deep experience in sport and community insurance.

Available coverage limits

Contents	Up to \$250,000	Theft	Up to \$30,000	Glass	Up to \$10,000	Cyber	Up to \$100,000
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Cover for your building, or if your contents/stock total sums insured exceeds \$250,000, is available upon request. Please contact us for further information.

Contact us

To learn more or get started, please reach out to our team at Howden. We're here to help you find the right coverage for your club.

[E sportentertainment.aus@howdengroup.com](mailto:sportentertainment.aus@howdengroup.com)
M 1300 904 503
[Click here to view the policy wording](#)

[Get a quote](#)

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Additional Insurance Considerations for NSWRL Clubs

- Property Insurance
- Cyber Insurance
- Prize Indemnity Insurance
- Individual Loss of Income Top-up for Players



