



Community Rugby League

2023 Statewide Competitions Insurance
Program Quick Guide



Sports injury
cover summary



Gallagher

Insurance | Risk Management | Consulting

Dear Statewide Competition Participants,

We are pleased to present this quick guide to the 2023 Statewide Competitions Insurance Program.

The purpose of this Insurance Quick Guide, is to provide an overview of the covers provided to you. 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 2023 Rugby League season.

Yours sincerely,

Gallagher Sport

Scope of cover

Insured Persons

All registered players of NSW Canterbury Cup; Intrust Super Premiership; Ron Massey Cup; Sydney Shield; Jersey Flegg; NSWRL Women's Premiership including the Tarsha Gale tournament, Intrust Super Cup, Hastings Deering Colts, all resident (QLD v NSW) registered players and other representative (amateur) fixtures including but not limited to Andrew Johns/Laurie Daley Cup/s.

Covered Activities

The policy provides worldwide cover (excluding USA & Canada) for injury* to all Insured Persons whilst involved in the following activities or events, where sanctioned by any affiliated ARLC body:

- a. Whilst actively engaged in club, representative or heritage, state or national events, or a training session or competitive game;
- b. Whilst actively engaged in an activity which forms part of the Insured Person's official duties;
- c. Whilst actively engaged in any administrative, social or fund-raising activity or Voluntary Work;
- d. Whilst undertaking Direct Travel to or from (a), (b) or (c) above ; and
- e. Whilst staying away from home during a tour for the purposes of (a), (b) or (c) above;
- f. All appropriately registered and insured players whilst playing rugby league with their school;
7. Playing in trial games of the player's own club and /or any game in which the player is participating in an attempt to be graded for an NRL club.

General Activities Excluded:

- Social matches unless sanctioned by the insured;
- End of season trips for social purposes unless sanctioned by the insured
- Activities involving parent/child competition unless sanctioned by the insured
- Taking any drugs or substances which are listed as banned by the governing body of the sport.

"Sanctioned" is defined as any event organised or under the control of the insured.

* Injury, in the context of this policy, means bodily injury which:

- Is sustained during the policy period (31 December 2022 - 31 December 2023) and whilst engaged in the above insured activities;
- Is a result of an accident 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 conditions or heatstroke.

Benefits

Liability	
Public Liability	\$50,000,000
Products Liability	\$50,000,000
Professional Indemnity	\$10,000,000

Personal Accident	
CAPITAL BENEFITS	
Paraplegia And Quadriplegia	\$1,000,000 (limited to \$829,000 if subject to the NSW Sporting Injuries Scheme)
Death And Other Capital Benefits	\$200,000
Under 18 Death Benefit Limited To	\$40,000
Funeral Expenses	\$10,000
NON MEDICARE MEDICAL EXPENSES	
Limit Any One Claim	\$7,500
Benefit	80%
Excess (without Private Health Insurance)	\$100
Excess (with Private Health Insurance)	Nil
ANCILLARY NON MEDICAL EXPENSES	
Travel And Accommodation Expenses To Receive Treatment	
Limit	\$1,000
Benefit	80%
<i>Note: Accommodation Expenses Capped At \$150 Per Night. Must Live Outside 100Km's From Receiving Treatment.</i>	
LOSS OF INCOME	
Weekly Benefit Limit	\$500
Benefit %	80%
Benefit Period	52 Weeks
Excess	28 Days
INCONVENIENCE ALLOWANCE	
Daily benefit	\$100
Maximum benefit	\$2,000

Understanding Medicare vs Private Health

Please see below an example of a real life ACL reconstruction surgery claim. The tables show the reimbursement difference between this player having Private health Insurance and not having Private Health Insurance.

No Private Health (Insurance Reimbursement Example)					
Expense	Fee	Medicare Rebate	Private Health Rebate	Insurance Reimbursement	Total out of Pocket
General Practitioner	\$70	\$23.95	N/A	N/A Due to Health Act	\$46.05
Surgeon	\$3,950	\$2,962.50	N/A	N/A Due to Health Act	\$987.50
Post-Surgery Consultation	\$250	\$72.27	N/A	N/A Due to Health Act	\$177.73
Anaesthetist	\$850	\$165.90	N/A	N/A Due to Health Act	\$684.10
MRI Scan	\$295	\$0	N/A	\$236.00	\$59.00
Hospital Theatre Fee	\$5,871	\$0	N/A	\$4,696.80 (80%)	\$1,174.20
Physio	\$535 (7 visits)	\$0	N/A	\$428 (policy limit reached)	\$107.00
Excess				\$50	\$50
Total:	\$11,821.00	\$3,224.62	N/A	\$5310.80	\$3,285.58

With Private Health (Insurance Reimbursement Example)					
Expense	Fee	Medicare Rebate	Private Health Rebate	Insurance Reimbursement	Total out of Pocket
General Practitioner	\$70.00	\$23.95	N/A	N/A Due to Health Act	\$46.05
Surgeon	\$3,950.00	\$2,962.50	\$987.50	N/A Due to Health Act	\$0
Post-Surgery Consultation	\$250.00	\$72.27	N/A	N/A Due to Health Act	\$177.73
Anaesthetist	\$850.00	\$165.90	\$377.25	N/A Due to Health Act	\$306.85
MRI Scan	\$295.00	\$0	\$0	\$236.00	\$59.00
Hospital Theatre Fee	\$5,871.00	\$0	\$5,821.00	\$40 (80%)	\$10.00
Physio	\$535 (7 visits)	\$0	\$250.00	\$228	\$57.00
Excess				\$0	\$0
Total:	\$11,821.00	\$3,224.62	\$7,435.75	\$504.00	\$656.63

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 visiting sport.ajg.com.au/community-rugby-league/claims

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.



Gallagher

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Direct to your local Rugby League Insurance Advisor

sport.ajg.com.au/community-rugby-league

1800 531 968

Gallagher Sport
PO Box 1898, North Sydney, NSW 2060

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