



# New South Wales Rugby League

2019 Newcastle Rugby League  
Insurance Program Quick Guide



Sports injury  
cover summary 2019



**Gallagher**

Insurance | Risk Management | Consulting

## Dear NSWRL registered players, parents, guardians & volunteers,

We are pleased to present this quick guide to the 2019 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](http://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 2019 Rugby League season.

Yours sincerely,

**Gallagher Sport**

## Scope of cover

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### Insured persons

Declared registered players of the NSWRL Newcastle competitions.

Declared clubs:

- Central Newcastle Rugby League Football Club
- Cessnock Rugby League Football Club
- Kurri Kurri Rugby League Football Club
- Lakes United Rugby League Football Club
- Macquarie Scorpions Rugby League Football Club
- Maitland Rugby League Football Club
- South Newcastle Rugby League Football Club
- Western Suburbs Rugby League Football Club

### Age limits

5 years and over up to 85 years.

### 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:

- Playing in official club, school, representative games (excluding Kangaroos) & NRL development squad activities but only where no other covers are in place;
- Participation in official organised training or practice sessions, or official functions;
- Travelling to or from club, school, representative games (excluding Kangaroos), NRL development squad activities, training, meetings or official functions. (Limited to 20% of the applicable Capital Benefit);
- Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating;
- Engaged in authorised voluntary work / committee meetings;
- 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.

*Note: End of season social trips are not covered under this program*

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

- Is sustained during the policy period (31 December 2018 - 31 December 2019) 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.

# Policy benefits

## Personal accident

Cover	Benefit
Public liability	\$50,000,000
Products liability	\$50,000,000
Professional liability	\$10,000,000
<b>Capital benefits</b>	
- Paraplegia and Quadriplegia	\$330,000
- Death and other Capital benefits	\$50,000
- Under 18 Death benefit limited to	\$10,000
<b>Loss of income</b>	
Weekly benefit limit	\$300
- Benefit %	80%
- Benefit period	52 weeks
- Excess	28 days
<b>Student assistance</b>	
- Weekly benefit limit	\$300
- Benefit %	80%
- Benefit period	52 weeks
- Excess	28 days
<b>Home help</b>	
- Weekly benefit limit	\$300
- Benefit %	80%
- Benefit period	52 weeks
- Excess	28 days
<b>Parents allowance</b>	
- Daily benefit	\$25
- Maximum benefit	\$1,500
- Excess	24 hours
<b>Non medicare medical expenses</b>	
- Limit	Maximum benefit up to \$3,000 for any one injury and up to \$5,000 any one period of insurance
- Benefit	80%
- Excess (physiotherapy, chiropractic, osteopathic, acupuncture and remedial massage expenses)	\$50
- Excess (private health insurance)	Nil
<b>Funeral expenses</b>	
- Limit	\$2,000
<b>Ancillary non medical expenses</b>	
Travel and accommodation expenses to receive treatment	
- Limit	Maximum Benefit of \$1,000 for any one injury

*Note: accommodation expense capped at \$150 per night*

## How do I make a claim?

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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](http://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](mailto:sport@ajg.com.au)**

Post:

Gallagher Sporting claims

PO Box 1898, North Sydney, NSW 2060

## How do I make a Liability claim?

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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 Newcastle Rugby League Insurance Advisor**

**sport.ajg.com.au**

**1800 531 968**



# Gallagher

Insurance | Risk Management | Consulting

#### Contact us

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Gallagher Sport

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