



# National Rugby League

2021 Community Rugby League  
Insurance Program Quick Guide



Sports injury  
cover summary



**Gallagher**

Insurance | Risk Management | Consulting

Dear registered players,  
parents, guardians & volunteers,

We are pleased to present this quick guide to the 2021 Whole of Game National Community Rugby League Insurance Program.

The purpose of this Insurance 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 2021 Rugby League season.

Yours sincerely,

**Gallagher Sport**

## Scope of cover

### Insured persons – Category 1

All registered senior players in under 19 teams and above of all affiliated local leagues and clubs.

### Insured persons – Category 2

All registered junior players in under 18 teams and below, coaches, trainers, managers, administrators, referees, officials, first aid personnel, selectors, ball boys, other officials or supervisors, medical officers, physiotherapists, ambulance officers, volunteer workers, directors, officers, employees, executive officers, office bearers and committees of all affiliated local leagues and clubs.

### Age limits

Over 4 years and under 100 years (all insured persons 86 years + to be declared).

### 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;
- g. 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 2020 - 31 December 2021) 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.

### Important note – Liability Insurance

Liability cover does not apply to claims or incidents brought by one participant against another participant for personal injury or property damage occurring whilst competing and or practicing.

# Benefits

## Personal accident

Cover	Category 1	Category 2
Public liability	\$50,000,000	\$50,000,000
Products liability	\$50,000,000	\$50,000,000
Professional liability	\$10,000,000	\$10,000,000
<b>Capital benefits</b>		
- Paraplegia and Quadriplegia	\$1,000,000	\$1,000,000 (limited to \$829,000 if subject to the NSW Sporting Injuries Scheme)
- Death and other Capital benefits	\$200,000	\$200,000
- Under 18 Death benefit limited to	\$40,000	\$40,000
<b>Loss of income</b>		
Weekly benefit limit	\$300	\$500
- Benefit %	85%	85%
- Benefit period	52 weeks	52 weeks
- Excess	28 days	14 days
<b>Student assistance</b>		
- Weekly benefit limit	\$300	\$500
- Benefit %	80%	80%
- Benefit period	52 weeks	52 weeks
- Excess	28 days	14 days
<b>Home help</b>		
- Weekly benefit limit	\$300	\$500
- Benefit %	80%	80%
- Benefit period	52 weeks	52 weeks
- Excess	28 days	14 days
<b>Inconvenience allowance</b>		
- Daily benefit	\$100	\$100
- Maximum benefit	\$2,000	\$2,000
<b>Non medicare medical expenses</b>		
- Limit	\$5,000	\$5,000
- Benefit	80%	80%
- Excess (without Private Health Insurance)	\$100	\$100
- Excess (with Private Health Insurance)	Nil	Nil
<b>Funeral expenses</b>		
- Limit	\$10,000	\$10,000
<b>Ancillary non medical expenses</b>		
Travel and accommodation expenses to receive treatment		
- Limit	\$1,000	\$1,000
- Benefit	80%	80%

*Note: Accommodation Expenses Capped At \$150 Per Night.*

# 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	<b>\$46.05</b>
Surgeon	\$3,950	\$2,962.50	N/A	N/A Due to Health Act	<b>\$987.50</b>
Post-Surgery Consultation	\$250	\$72.27	N/A	N/A Due to Health Act	<b>\$177.73</b>
Anaesthetist	\$850	\$165.90	N/A	N/A Due to Health Act	<b>\$684.10</b>
MRI Scan	\$295	\$0	N/A	\$236.00	<b>\$59.00</b>
Hospital Theatre Fee	\$5,871	\$0	N/A	\$4,696.80 (80%)	<b>\$1,174.20</b>
Physio	\$535 (7 visits)	\$0	N/A	\$67.20 (policy limit reached)	<b>\$467.80</b>
Excess				\$50	<b>\$50</b>
<b>Total:</b>	<b>\$11,821.00</b>	<b>\$3,224.62</b>	<b>N/A</b>	<b>\$5,000.00</b>	<b>\$3,646.38</b>

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	<b>\$46.05</b>
Surgeon	\$3,950.00	\$2,962.50	\$987.50	N/A Due to Health Act	<b>\$0</b>
Post-Surgery Consultation	\$250.00	\$72.27	N/A	N/A Due to Health Act	<b>\$177.73</b>
Anaesthetist	\$850.00	\$165.90	\$377.25	N/A Due to Health Act	<b>\$306.85</b>
MRI Scan	\$295.00	\$0	\$0	\$236.00	<b>\$59.00</b>
Hospital Theatre Fee	\$5,871.00	\$0	\$5,821.00	\$40 (80%)	<b>\$10.00</b>
Physio	\$535 (7 visits)	\$0	\$250.00	\$228	<b>\$57.00</b>
Excess				\$0	<b>\$0</b>
<b>Total:</b>	<b>\$11,821.00</b>	<b>\$3,224.62</b>	<b>\$7,435.75</b>	<b>\$504.00</b>	<b>\$656.63</b>

## 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/nrl/claims](http://sport.ajg.com.au/nrl/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](mailto: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

Insurance | Risk Management | Consulting

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**Direct to your local Rugby League Insurance Advisor**

**[sport.ajg.com.au/nrl](http://sport.ajg.com.au/nrl)**

**1800 531 968**

Gallagher Sport  
PO Box 1898, North Sydney, NSW 2060

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