

PLAYER INSURANCE BROCHURE 2017



INSURANCE INFORMATION

This plan has been arranged by the Australian Rugby Union on behalf of all Insured persons.

WHO CAN MAKE A CLAIM?

A claim can be made by any person who is a registered player, coach, trainer, manager, administrator, voluntary worker, selector, referee, touch judge or ball boy of a club that is part of the Australian Rugby Union Limited who has been injured whilst playing or engaging in Rugby Union, training for, or travelling to and from a club match or administrative or social activity.

WHAT BENEFITS AM I ENTITLED TO?

CAPITAL BENEFITS

Death \$100,000 or, if under 18 years, \$20,000. Quadriplegia or Paraplegia \$750,000. Other Permanent Disability (as per table) up to \$300,000.

NON MEDICARE MEDICAL EXPENSES (EXCLUDING “MEDICARE GAP”)

Payment of 100% of non-Medicare medical expenses (incurred within 12 months of injury) after any reimbursement from your health fund. These expenses include private hospital accommodation, physiotherapy, pharmacy, ambulance and dentistry. They do not include Doctor, Surgeon, Specialist or Anaesthetist fees (including the Medicare Gap). The maximum benefit payable is \$3,000. An Excess of \$100 applies to each claim (No excess for Ambulance only claims)

The National Health Act 1953–1972 does not permit the Insurer to contribute to any Medical Expenses covered (whether fully or partly) by Medicare (“the Medicare Gap”).

All medical treatment must be certified necessary by a medical practitioner.

This insurance does not take into consideration the individual needs of insured persons and does not seek to replace the need for Private Medical Insurance and/or Life Insurance. The ARU recommends that ALL players consider individual coverage as required for their own circumstances.



WHAT BENEFITS AM I ENTITLED TO? (CONT)

WEEKLY BENEFITS

Weekly Benefits are payable as below whilst you are temporarily totally disabled and wholly and continuously prevented from engaging in any occupation and/or attending school and/or studies.

Income Earners – 100% of gross income (net of business expenses) up to a maximum of \$300 per week for 52 weeks. 28 day excess applies.

Non Income Earners – 100% of authorised domestic help up to a maximum of \$300 per week for 52 weeks. 14 day excess applies.

Full Time Students – 100% of authorised tutorial costs up to a maximum of \$300 per week for 52 weeks. 14 day excess applies.

Parents Inconvenience Expenses – Reimbursement of expenses incurred by parents in visiting an insured full time student aged under 25 years hospitalised through injury up to a maximum of \$100 per day. Maximum benefit is \$2,000 (2 day excess).

TRAVEL AND ACCOMMODATION EXPENSES

Reimbursement of Travel and Accommodation Expenses, in regard to – the injured person – expenses incurred in travelling to hospital or a place of treatment where the travel is in excess of 100 kms emergency attendance on the injured person by the Injured person's family members which results in the need for overnight accommodation in either a registered hotel or motel. Limited to 80% of the actual Travel and Accommodation Expenses, with Accommodation Expenses not exceeding \$150 per night. Subject to a maximum of \$1,000 in total.

FUNERAL BENEFIT

Funeral expenses following death caused by accident or illness whilst participating in rugby activities. The maximum Benefit is \$5,000.

PUBLIC/PRODUCTS LIABILITY & PROFESSIONAL INDEMNITY

Legal liability up to \$20,000,000 (Professional Indemnity \$10,000,000). Excess \$1,000 each and every loss.



HOW DO I MAKE A CLAIM?

When making a claim for an injury, you must:

1. Advise your Club Secretary that you wish to make a claim.
2. Obtain from your Club Secretary:
 - “Sports Injury Claim Form” to be completed by you, and
 - Attending Physician’s Statement to be completed by your doctor.
3. Send both fully completed forms to:
SLE Worldwide Australia Pty Ltd
Level 11, 56 Clarence Street, Sydney NSW 2000
Phone: 02 9249 4860
4. Claims must be advised as above within 30 days of injury.
5. When completing the claim form, ensure that you provide as much information as possible. This may include documents, records or even photographs for identification.
6. You must attend any medical examinations or other assessment organised by SLE.
7. You must take all reasonable steps to recover from any injuries.
8. If you require an update on the status of your claim, you may contact SLE as above.

WHO CAN I TALK TO ABOUT AN ISSUE OR COMPLAINT?

1. Talk to SLE Worldwide Australia Pty Ltd staff first, Level 11, 56 Clarence Street, Sydney NSW 2000.
2. If the matter cannot be resolved, it will be referred to SLE Internal Dispute Resolution (IDR) representative.
3. If SLE is unable to resolve the matter, you can contact Lloyd’s Underwriters General Representative in Australia*.
4. If the matter cannot be resolved internally, SLE will provide you with details of the Financial Ombudsman Service (FOS) – an independent external dispute resolution body.

*Level 9, 10’Connell Street, Sydney NSW 2000 or Phone: 02 8298 0783.



BROKER TO THE SCHEME

Gow-Gates has been established over 40 years and is one of the largest Australian owned Insurance Brokers. For information in respect of the following products please contact Gow-Gates Insurance Brokers on 02 8267 9999 or 1800 811 371. Email rugbyins@gowgates.com.au

- Group Travel Insurance
- Property Insurance
- Top Up Insurance
- Income Protection Insurance



Gow-Gates Insurance Brokers Pty Ltd - ABN 12 000 837 785 AFSL 245432
Level 8 491 Kent Street, Sydney NSW 2000 - GPO Box 4731 Sydney NSW 2001
Phone: (02) 8267 9999, 1800 811 371
Email: info@gowgates.com.au
www.gowgates.com.au

DUTY OF CARE STATEMENT

When you register and play with a Rugby Union Club, you are reminded that Rugby Union is a body contact sport. Potential, notwithstanding all safety guards, exists for a player to sustain injury. Players must therefore prepare themselves for the game by having a commitment to training and a high level of fitness.

As a measure of your club and your Union's support to players and officials, the ARU has arranged insurance cover as set out in this document and for your benefit and risk protection.

In addition to these policies all players and officials may, and are encouraged, to take out private health insurance, life insurance and 'Top Up' cover over and above the Insurance cover specifications defined in this brochure, particularly in relation to 'Loss of Income'. For any advice or additional insurance cover that any member of your club or association may require please contact Gow-Gates Insurance Brokers Pty Limited.

