



NRL League Stars Program 2019



SPORTS INJURY
COVER SUMMARY
2019



Gallagher

Insurance | Risk Management | Consulting

Dear NRL participants,

We are pleased to present this quick guide to the Sports Injury Cover provided for the 2019 League Stars Participation Program.

League Stars is a non-contact Rugby League Skills program delivered by the NRL.

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 the 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. 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

Name of insured

All declared participants of the NRL League Stars Program

Age limits

Ages 2 to 12

Scope of cover

All registered participants partaking in the following program activities:

- School development/coaching clinics (touch football/league tag)
- Before or after-school development/coaching clinics
- Holiday development/coaching clinics
- After-school development/coaching clinics
- Participants learning to pass, kick run with the ball, potentially using a tackling bag on soft matting (no tackling other players)
- Munchkin Birthday Parties.

Injury, means bodily injury which:

- Is sustained by an Insured Person during the Period of Insurance and while they are covered as an Insured Person under this Policy
- Results from an Accident and is 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 condition or heatstroke, except illness or sickness directly resulting from, or medical or surgical treatment rendered necessary by such Injury
- Occurs whilst they are engaged in the activities (outlined above) on behalf of the Insured

Injury does not include any Event caused as a result of Heatstroke and/or caused directly or indirectly by or attributable to any sickness or disease.

Benefits

Section 1. Capital Benefits	Maximum Sum Insured
Accidental Death (Under 18s)	\$50,000
Permanent Total Disablement	\$150,000
Section 2. Loss of Income Benefits	
Loss of Income as a result of Bodily Injury	Not covered
Section 3. Non Medicare Benefits	
Non Medicare medical expenses incurred subject to a maximum benefit of 85% of mounts claimable and maximum of \$3,000 for any injury. All claims are subject to a \$50 excess which is payable by the Insured Person.	
This benefit only covers expenses that are not covered by the Medicare Act 1983. Further it only applies to the difference between the private health insurance rebate to which an Insured Person may be entitled and the actual cost incurred by the Insured Person.	

Section 1. Schedule of Capital Benefits

Insured Events	As a percentage of the amount as shown against the Schedule on Section 1 – Capital Benefits
1. Permanent total disablement	100%
2. Permanent paralysis of all limbs	100%
3. Permanent loss of use of two limbs	100%
4. Permanent loss of use of one limb	100%
5. Permanent total loss of sight	100%
6. Permanent total loss of sight in a eye remaining	100%
7. Permanent total loss of sight or the lens in one eye	50%
8. Permanent total loss of hearing	75%
9. Permanent total loss of hearing in one	25%
10. Permanent total loss of Liver	75%
11. Permanent total loss of two kidneys	75%
12. Permanent total loss of one kidney	35%
13. Permanent total loss of sexual function	45%
14. Permanent total loss of two testicles	40%
15. Permanent total loss of one testicle	7.5%
16. Permanent total loss of spleen	30%
17. Permanent disfigurement to 100% of the surface of the head and neck	50%
18. Permanent disfigurement to 100% of the surface of the remainder of the body	25%
19. Permanent total loss of use of a thumb and all fingers on one hand	70%
20. Permanent total loss of use of all the fingers on one hand	40%
21. Permanent total loss of use of a thumb	30%
22. Permanent total loss of use of one joint of a thumb	15%
23. Permanent total loss of use of a finger	10%
24. Permanent total loss of use of two joints of a finger	7.5%
25. Permanent total loss of use of one joint of a finger	5%
26. Permanent total loss of use of a foot	15%
27. Permanent total loss of use of a big toe	5%
28. Permanent total loss of use of one joint of a big toe	3%
29. Permanent total loss of use of each other toe	3%
30. Broken leg or kneecap that will not join	10%
31. Shortening of a leg by at least 5 centimetres	7.5%
<p>32. Any permanent disability or disfigurement that is not total or is listed under Events 7 to 31, will be paid for in proportion to the degree of permanent disability as compared with the cases as listed in the certificate of Capital Benefits without taking into account the occupation of the member.</p> <p>The insurer will pay such a percentage of the capital benefit that in their absolute discretion determine and being in their opinion not consistent with the compensation provided under Events 7 to 31 inclusive, limited always to a maximum of 75% of the Event 1 compensation amount.</p> <p>The degree of permanent injury will be decided at 365 days after the accident</p>	7.5%

Medicare – What is it?

Medicare is a Commonwealth Government programme that provides eligible Australia residents with a low-cost to free medical and hospital care.

Medicare provides access to:

- Subsidised to free treatment by practitioners such as a specialists and Doctors
- Free treatment as a public (Medicare) patient in a public hospital

Medicare – What is covered?

The Medicare Benefits Schedule (MBS) lists all treatments and associated rebates relating to benefits provided by Medicare. You are able to view the Medicare Benefits Schedule via www.medicare.gov.au

Medicare Gap – What is it?

The MBS lists a rebate amount for each Medicare Item. However, some consultations are different. Specialists or doctors may charge more than the MBS amount. The difference between what you have been charged and the amount listed on the MBS is called the “Medicare Gap”.

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 from Gallagher by calling 1800 531 968 or download by visiting 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:

Return the completed claim form to Gallagher via:

Email: sport@ajg.com.au

Post:

Gallagher Sporting claims

PO Box 1898, North Sydney, NSW 2060

Direct to your Insurance Advisor

sport.ajg.com.au

1800 531 968



Gallagher

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Contact us

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