



NRL Masters carnival and gala days



Sports injury
cover summary 2020



Gallagher

Insurance | Risk Management | Consulting

Dear NRL Masters participants,

We are pleased to present this quick guide to the 2020 NRL Masters Carnival & Gala Days 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.

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 2020 Rugby League season.

Yours sincerely,

Gallagher Sport

Scope of cover

Insured Persons

All registered players, officials, accredited coaches, accredited referees, all registered volunteer workers participating in the NRL Masters Rugby League Carnivals and NRL Masters Rugby League Mini-Carnivals and Gala Days 2020.

Age limits

Over 35 years and under 80 years.

Scope of cover

Cover is limited to injury whilst an insured person is:

- Playing in NRL Masters Rugby League Carnivals; Mini-Carnivals & Gala Days;
- Participating in official functions of the NRL Masters Functions arranged by the Insured;
- Traveling directly to or from the Carnival/Gala Days or other official functions arranged by the Insured (limited 20% of the Capital Benefit);
- Engaged in activities connected with the Carnival/Gala Days whilst staying away from home during a tour for the purpose of participating.

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; and
- 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

Personal accident

CAPITAL BENEFITS

| | |
|--|-----------|
| Event 1 Accidental Death (over 18 years) | \$20,000 |
| Events 2 & 3 Permanent Paraplegia and Quadriplegia | \$200,000 |
| Capital Benefit Events 4 to 17 - Maximum Benefit Payable | \$200,000 |

| Cover | Maximum Benefit |
|---|-----------------|
| 4. Permanent total loss of sight both eyes | 100% |
| 5. Permanent total loss of sight one eye | 50% |
| 6. Permanent total loss of use of two limbs | 100% |
| 7. Permanent total loss of use of one limb | 100% |
| 8. Permanent total loss of hearing in | |
| a. both ears | a. 75% |
| b. one ear | b. 15% |
| 9. Permanent total loss of lens of one eye | 50% |
| 10. Permanent total loss of use of 4 Fingers and thumb of either Hand | 70% |
| 11. Permanent total loss of use of 4 Fingers of either Hand | 40% |
| 12. Permanent total loss of use of Thumb of either Hand | |
| a. both joints | a. 30% |
| b. one joint | b. 15% |
| 13. Permanent total loss of use of a Finger of either Hand | |
| a. three joints | a. 10% |
| b. two joints | b. 7% |
| c. one joint | c. 5% |
| 14. Permanent total loss of use of Toes of either foot | |
| a. all – one Foot | a. 15% |
| b. great – both joints | b. 5% |
| c. great – one joint | c. 3% |
| d. other than great – each one | d. 1% |
| 15. Fractured leg or patella with established non-union | 10% |
| 16. Shortening of leg by at least 5cm | 7% |
| 17. Any Permanent Disability that is not total or is not listed under Events 8 to 16 above will be paid for in proportion to the degree of Permanent Disability as compared with the cases listed above without taking into account the occupation of the Insured Person. | |

Section B – Weekly benefits

| | |
|------------------|---|
| Loss of Earnings | Not Insured |
| Home Help | Max 100% up to \$300 per week Maximum Benefit \$2,000, 28 Day excess |

Section C – Special benefits

NON-MEDICARE MEDICAL EXPENSES

- 80% to a maximum of \$1,500 per injury.
- Excess \$200 for all claims for Physiotherapy and Chiropractic, reducing to \$70 if in a Private Health Fund.
- Nil excess any other non Medicare Claims.
- Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider.

Funeral expenses

- 100% to a maximum of \$2,000.

Note: please refer to policy wording for full terms, conditions, and exclusions.

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:

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

Direct to your 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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