

POINTS TO REMEMBER

- All players and officials must be registered with the ARU for coverage by this insurance.
- Non-Medicare medical expenses are only covered for 12 months from time of injury unless the claim has been lodged within the 12 month period and the delay is deemed necessary by you're treating medical practitioner and a medical statement is provided to the Insurer.
- Only injuries which occur during the policy period are covered.
- No cover is provided for injuries arising from pre-existing injuries or physical or congenital conditions. No cover is provided for heat stroke or cardiac or pulmonary or cerebrovascular incidents (eg heart attack). Injuries arising from AIDS, HIV, childbirth or pregnancy are not covered.
- Public and Products Liability and Professional Indemnity cover is included for Insured persons and football clubs only. No coverage is provided for the Business of Licensed Clubs or participant against participant.
- Claim forms and other information is available from your Club Secretary.
- All claims must be advised to Cunningham Lindsey Australia Pty Ltd within 30 days of injury (PO Box 1438, Parramatta, NSW 2150, Ph 02 9633 3533).
- It is recommended that players and officials take out separate Private Health Insurance.
- Players who are NOT Australian citizens; permanent Australian residents; or residents and citizens of countries with reciprocal health care agreements should consider Overseas Visitors Health Cover for their specific circumstances as they may not be eligible to claim under Medicare.
- Top up insurance on an individual, team or club basis is available and recommended. Please refer to your Club Secretary or Gow-Gates Insurance Brokers for details.

This plan is underwritten by QBE Insurance (Australia) Ltd, ABN 78 003 191 035
85 Harrington Street, Sydney NSW 2000

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



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

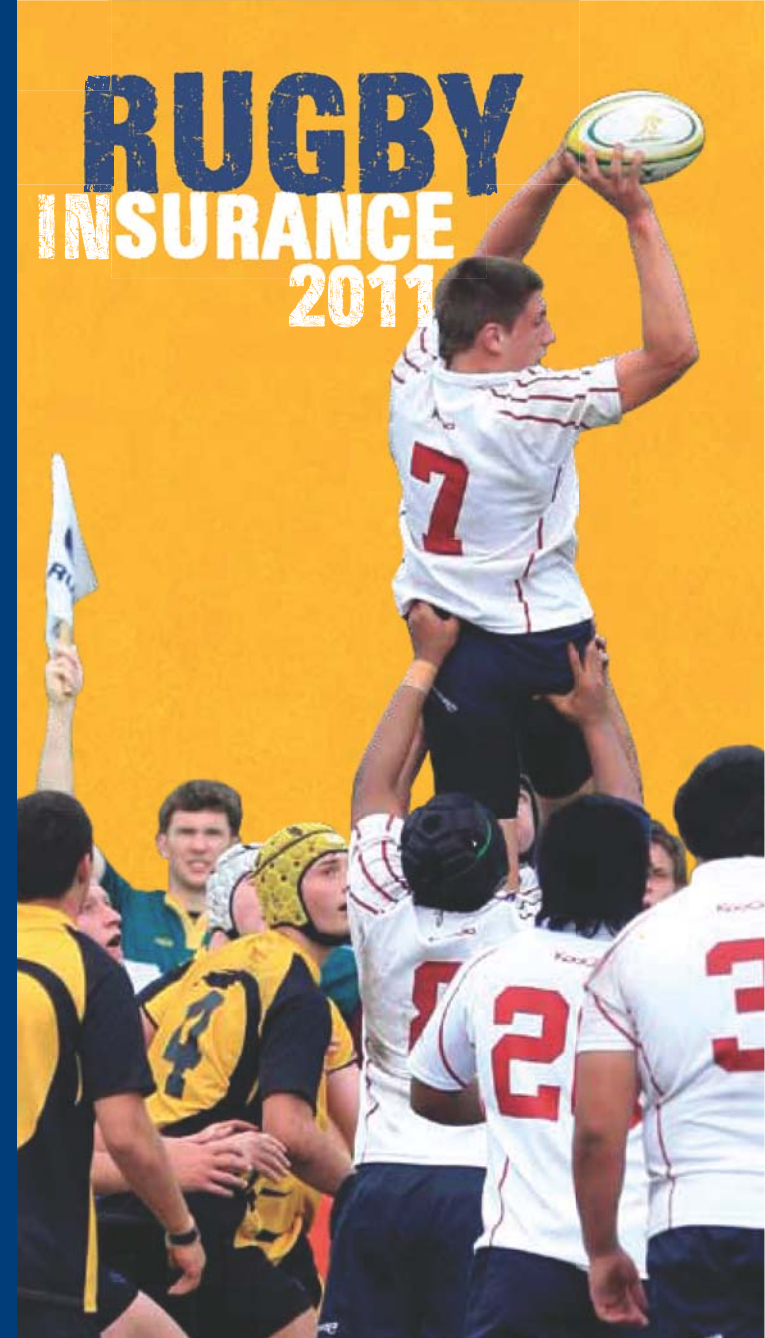
Email: info@gowgates.com.au
www.gowgates.com.au

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, exist 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.



**BUILT BY
RUGBY
FORGED IN
UNION**



australian
RUGBY

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, \$10,000.
Quadriplegia or Paraplegia \$400,000. Other Permanent Disability (as per table) up to \$300,000.

NON MEDICARE MEDICAL EXPENSES (EXCLUDING "MEDICARE GAP")

Payment of 80% 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 if the amount claimed is greater than \$100)

The Health Insurance Act (Cth) 1973 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.

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 - 80% 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 - 80% of authorised domestic help up to a maximum of \$300 per week for 52 weeks. 14 day excess applies.

Full Time Students - 80% 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.

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:
Cunningham Lindsey Australia Pty Ltd
PO Box 1438, Parramatta NSW 2124
Phone: 02 9633 3533.
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 QBE Insurance or Cunningham Lindsey Australia Pty Ltd.
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 Cunningham Lindsey Australia Pty Ltd as above or phone 02 9633 3533.

WHO CAN I TALK TO ABOUT AN ISSUE OR COMPLAINT?

1. Talk to QBE Insurance staff first, ask for Intermediary Distribution or claims staff.
2. If the matter cannot be resolved, it will be referred to QBE's Internal Dispute Resolution (IDR) representative.
3. If the matter cannot be resolved internally, QBE will provide you with Insurance Ombudsman Service (IOS) details - an independent external dispute resolution body.

For more information on Rugby Insurance visit www.rugby.com.au/tryrugby

This brochure is a summary only of the main points of coverage.
Please refer to the policy document held by your local club for the complete policy terms and conditions.