

Sports | Insurance solutions



ARLC VIC Limited Quick Guide

Sports Injury Insurance Program 2015



Arthur J. Gallagher
BUSINESS WITHOUT BARRIERS™
Incorporating OAMPS Insurance Brokers

ARLC VIC Limited Quick Guide

Dear ARLC VIC registered players,

We are pleased to present this quick guide to the 2015 ARLC VIC Sport Injury 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 Arthur J. Gallagher Ltd website at www.ajg.com.au/rugby-league or call Arthur J. Gallagher on 1800 SPORT 1 (1800 776 781).

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 is not "comprehensive" and as such we encourage all participants to take out Private Health, Life and Income Protection Insurance according to their own individual needs and circumstances. It is an individual's responsibility to ensure that he/she has adequate insurance cover for his/her needs.

We wish all participants a safe and enjoyable 2015 Rugby League Season.

Yours sincerely



Steve van Leeuwen
National Sports Manager
Arthur J. Gallagher

Endorsed by



Graham McNaney
Affiliated States Manager
National Rugby League
Limited

Insured persons

All registered players (junior/senior/women's), coaches, referees, officials, first aid personnel, administrators and voluntary workers of the ARLC VIC.

Aged limits

4 years and over up to 80 years

Scope of cover

Cover is limited to injury whilst and insured person is: –

- Playing in club and representative games, competitions and performances;
- Participating in training or practice sessions, or official functions arranged by the insured;
- Travelling directly to or from club and representative games, competitions or performances, training or practice sessions, meetings or officials functions arranged by the insured (limited 20% of the Capital Benefit);
- Engaged in activities connected with the insured whilst staying away from home during a tour for the purpose of participating;
- Playing in trial games of the players own club and/or any game in which the player is participating in an attempt to be graded for an NRL club.

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 A – Capital benefits

Event	Maximum Benefit
Paraplegia and Quadriplegia	\$500,000
Accidental Death and other Capital Benefits	\$100,000
Accidental Death under 18 years limited to	\$20,000

Section B – Weekly benefits

Loss of Earnings	Max 85% up to \$300 per week 21 day excess, Maximum 52 weeks
Student Assistance	Max 100% up to \$300 per week 21 day excess, Maximum 52 weekss
Home Help	Max 100% up to \$300 per week 21 day excess, Maximum 52 weeks

Section C – Additional benefits

Non-Medicare Medical Expenses

- 85% to a maximum of \$2,000 per injury maximum
- Excess \$100 for all claims for physiotherapy and chiropractic, reducing to \$50 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

Conditions

- Claims for injuries incurred travelling to and/or from participation is limited to 20% Capital Benefit
- Cover excludes claims arising from Social End of Season Trips

NOTE: PLEASE REFER TO POLICY WORDING FOR FULL TERMS, CONDITIONS, AND EXCLUSIONS.

How do I make a claim?

To make a claim for injury, take the following steps within 30 days of the injury occurring

Step 1:

Obtain a claim form from Arthur J. Gallagher by calling 1800 SPORT 1 (1800 776 781) or download by visiting: www.ajg.com.au/rugby-league

Step 2:

Arrange for your doctor to complete the 'Medical Statement'

Step 3:

Arrange for your club secretary to complete 'The Club's Declaration' If claiming loss of income, have your employer complete 'The Member's Employment Details' section

Step 4:

Return the completed claim form to Arthur J. Gallagher (Contact details overleaf)

How do I find out more?

Contact

Arthur J. Gallagher
ABN 005 543 920
Jessie Street Centre, Level 4 (South)
2-12 Macquarie Street
Parramatta NSW 2150
PO Box 3036
Parramatta NSW 2124

1800 SPORT 0 (1800 776 781)

Fax: 02 8838 5701

www.ajg.com.au/rugby-league

For information about Arthur J. Gallagher services please refer to our Financial Services Guide (FSG), for information about how Arthur J. Gallagher handles any personal or sensitive information that Arthur J. Gallagher collects about you, please refer to our Privacy Statement. Both of these documents are available on the Arthur J. Gallagher website: www.ajg.com.au or by calling your nearest Arthur J. Gallagher branch on 1800 240 432.



Locally focused. Nationally resourced. Internationally represented.

Direct to your ARLC VIC Insurance Advisor
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Fax: 02 8838 5701



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