

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 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 Team Manager/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 Gallagher
Gallagher Sporting claims
Level 12, 80 Pacific Highway
North Sydney NSW 2060

Arthur J. Gallagher Insurance Brokers. AFSL 238312. To the extent that any material in this brochure may be considered advice, it may only be considered general advice as it does not take into account your personal objectives, needs or financial situation. Arthur J. Gallagher urges you to read the relevant policy wording and consider whether any products are appropriate for your situation before making a decision to acquire insurance.

www.ajg.com.au/rugby-league



Gallagher

Insurance | Risk Management | Consulting

NRL Masters carnival and gala days 2018 INSURANCE PROGRAM QUICK GUIDE

SPORTS INJURY COVER SUMMARY 2018



Direct to your Insurance Advisor
www.ajg.com.au/rugby-league
1800 SPORT 1 (1800 776 781)



CONTACT US

Arthur J. Gallagher. ABN 005 543 920. AFSL 238312
Gallagher Sport

Arthur J. Gallagher & Co (Aus) Limited
ACN 005 543 920

Level 12, 80 Pacific Highway, North Sydney NSW 2060

1800 SPORT 1 (1800 776 781)
rugbyleague@ajg.com.au

DEAR NRL MASTERS PARTICIPANTS,

We are pleased to present this quick guide to the 2018 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 www.ajg.com.au/rugby-league or call Gallagher on (02) 8838 5779.

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 they have adequate insurance cover for their needs.

We wish all participants a safe and enjoyable involvement in the 2018 NRL Masters Carnival & Gala Days.

Yours sincerely

Gallagher Sport

SCOPE OF COVER

NAME OF INSURED

All participants in the NRL Masters Carnival & Gala Days.

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; and
- Results from an Accident and is caused by sudden, violent, external and visible means; and
- 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

Section A – Capital benefits - Maximum \$10,000

Event	Maximum Benefit
1. Accidental Death	Not Insured
2. Permanent Quadriplegia	100%
3. Permanent Paraplegia	100%
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.