

Policy Schedule

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number – PMEL99/0133561

The Insured

Australian Rugby League Commission and National Rugby League including Affiliated States (NRL VIC, NRL SA, NRL TAS, NRL WA, NRL NT) and incorporated club bodies, districts and clubs. All registered players, coaches, trainers, employees, work experience students, directors, committees, officials, referees, and voluntary workers, whilst undertaking activities in such capacity to the extent that they are not more specifically insured. Any Principal in respect of the liability of such principal arising out of the performance by the Insured designated above, which is above any contract or agreement for the performance of work for such principal to the extent required by such agreement. Any incorporated or unincorporated association or organisation including their office bearers and members organised by the Insured or their employees with the consent of the Insured for the purpose of providing canteen, social, sports, welfare and or child care organisations or first aid, medical, fire or ambulance service.

Cover is strictly for Affiliated Clubs, Groups and Districts

Address

Driver Avenue Moore Park 2021 Australia

Sport/Business

Rugby League

Teams/Members

11379 PLAYERS

Period of Insurance

From **31/12/2023** to **31/12/2024**, at 4:00 pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium.

Cover Details

SPORTS INJURY

UNDERWRITTEN BY HDI Global Specialty SE - Australia under contract number SCA/2023

The Insured

Australian Rugby League Commission and National Rugby League including Affiliated States (NRL VIC, NRL SA, NRL Tas, NRL WA, NRL NT) and incorporated club bodies, districts and clubs. All registered players, coaches, trainers, employees, work experience students, directors, committees, officials, referees, and voluntary workers, whilst undertaking activities in such capacity to the extent that they are not more specifically insured. Any Principal in respect of the liability of such principal arising out of the performance by the Insured designated above, which is above any contract or agreement for the performance of work for such principal to the extent required by such agreement. Any incorporated or unincorporated association or organisation including their office bearers and members organised by the Insured or their employees with the consent of the Insured for the purpose of providing canteen, social, sports, welfare and or child care organisations or first aid, medical, fire or ambulance service.

Cover is strictly for Affiliated Clubs, Groups and Districts

Insured Persons

All registered players, coaches, trainers, managers, administrators, referees, officials, first aid personnel, selectors, ball boys, other officials or supervisors, medical officers, physiotherapists, ambulance officers and volunteer workers; and all directors, officers, employees, executive officers, office bearers, members and committees of the Insured.

Category Descriptions**Category A**

All registered players of NSW Canterbury Cup; Intrust Super Premiership; Ron Massey Cup; Sydney Shield; Jersey Flegg; Andrew Johns/Laurie Daley Cup/s, NSWRL Women's Premiership, Tarsha Gale tournament all other Representative (amateur) players. All registered QRL Hostplus Cup, Hastings Deering Colts, BHP Womens Premiership, resident (QLD v NSW) and other representative (amateur) players including but not limited to

Category B

All registered senior players (over 18 years old) of affiliated association metropolitan district leagues, country groups and competitions, Harmony Cup (registered players), wheelchair/disability rugby league (registered)

Category C

All registered junior players (under 18 years old) of affiliated association metropolitan district leagues, country groups and competitions, schoolboys (registered players), wheelchair/disability rugby league (registered)

Category D

All coaches, trainers, managers, administrators, referees, officials, first aid personnel, selectors, ball boys, other officials or supervisors, medical officers, physiotherapists, ambulance officers and volunteer workers; and all directors, officers, employees, executive officers, office bearers, members and committees of the Insured.

Section 4.1 – Capital Benefits**Benefit:**

All Competitions

Events 1 then 4 -14 \$200,000

Event 2 and 3 NSW - \$829,000 (as NSW Sporting Injuries Scheme in force) All other States \$1,000,000

Events

Event 1: Death (limited to 20% of the Capital Benefit in the Schedule for Insured Persons under 18 years of age) 100%

Event 2: Permanent Quadriplegia 100%

Event 3: Permanent Paraplegia 100%

Event 4: Permanent total loss of sight

Two eyes 100%

One eye 50%

Event 5: Permanent total loss of hearing:

Two ears 75%

One ear 25%

Event 6: Permanent total loss of use of:

Two arms 100%

One arm 100%

Event 7: Permanent total loss of use of:

Two legs 100%

One leg 35%

Event 8: Permanent total loss of use of:

More than two fingers 70%

Two fingers 14%

One finger 10%

One thumb 40%

Event 9: Permanent total loss of use of

More than two toes 40%

Two toes 14%

One toe 5%

Event 10: Permanent total loss of use of

Two kidneys 75%

One kidney 30%

Spleen 25%

Liver 70%

Two testicles 40%

One testicle 6%

Event 11: Total & permanent

Sexual Function 45%

Disfigurement up to up to 45%

Shortening of leg 7%

For the purposes of this Event 11 only, Disfigurement means disfigurement that extends to more than 20% of the entire external body. The total percentage paid to be at Our sole and absolute discretion.

Event 12: Any permanent total disability or permanent total loss of use of any body part not shown above will be compensated at a percentage of the capital benefit as determined at Our sole and absolute discretion. Such determination will not be inconsistent with the benefits provided under Events 4-11 inclusive. Benefit: Up to 90%

Event 13: Becoming HIV positive, but cover for this Event is only provided while the Insured Person is engaged in the activities outlined in Scope of Cover (a) and (b), and the definition of Scope of Cover shall be construed accordingly for the purposes of this Event). Benefit: 10%

Event 14: Actual Non Medicare Medical Expenses incurred following Accidental miscarriage or premature child birth up to max 26 weeks of pregnancy.

Cover for this Event is only provided while the Insured Person is engaged in the activities outlined in Scope of Cover (a) and (b), and the definition of Scope of Cover shall be construed accordingly for the purposes of this Event).

Event 14 is subject to deduction of the Excess specified in the Schedule for medical benefits.

Benefit: Up to 5%

Section 4.2 Medical Benefits**4.2.1 Non-Medicare Medical Expenses including physiotherapy**

Category A

Benefit Percentage: 80%

Maximum Benefit per Injury: \$7,500

Excess: \$100 if not private health insurance in place. Nil applies if insured person has private health insurance.

Category B, C & D

Benefit Percentage: 80%

Maximum Benefit per Injury: \$5,000

Excess: \$100 if not private health insurance in place. Nil applies if insured person has private health insurance.

4.2.2 Physiotherapy Benefits

This section is deleted and included in 4.2.1 at the benefits stated in that section

Section 4.3 – Weekly Benefits**4.3.1 Loss of Income**

Category A

85% of average weekly earned income or \$500 per week (whichever is the lesser).

Excess Period 28 days

Maximum Benefit Period 52 weeks

Category B

85% of average weekly earned income or \$300 per week (whichever is the lesser).

Excess Period 28 days

Maximum Benefit Period 52 weeks

Category C + D

85% of average weekly earned income or \$500 per week (whichever is the lesser).

Excess Period 14 days

Maximum Benefit Period 52 weeks

4.3.2 Student Allowance

Category A

80% up to a maximum Weekly Benefit \$500

Excess Period 21 days

Maximum Benefit Period 52 weeks

Category B

80% up to a maximum Weekly Benefit \$300

Excess Period 28 days

Maximum Benefit Period 52 weeks

Category C and D

80% up to a maximum Weekly Benefit \$500

Excess Period 14 days

Maximum Benefit Period 52 weeks

4.3.3 Domestic Home Help

Category A

80% up to a maximum Weekly Benefit \$500

Excess Period 21 days

Maximum Benefit Period 52 weeks

Category B 80% up to a maximum Weekly Benefit \$300

Excess Period 28 days

Maximum Benefit Period 52 weeks

Category C and D

80% up to a maximum Weekly Benefit \$500

Excess Period 14 days

Maximum Benefit Period 52 weeks

Section 4.4 Other Benefits

It is noted that the following sections are endorsed to reflect the noted benefits

4.4.1 Parents Inconvenience Benefit

100% up to a maximum of \$2000

4.4.6 Funeral Expenses Benefit

Maximum Benefit: \$10,000

Endorsements

Non-Australian Resident Extension

It is hereby agreed and declared that the Policy is amended as follows:

The policy is extended to cover non-residents of Australia on the following basis only

Section 4.2 Medical Benefits

Benefits are payable for medical treatment received in Australia only

Benefits will be paid on the same basis as Australian residents with access to Medicare meaning:

If Medicare were to normally apply to an expense, we will not pay any benefit under the policy for that expense to a claimant who does not have access to Medicare

All payments cease if the claimant leaves Australia

Section 4.3 Weekly Benefits

Loss of Wages is only payable to those with appropriate working visas or permanent resident status and where proof of such is supplied

Benefits are payable only for occupations conducted by businesses approved to conduct business in Australia and cease once the claimant leaves Australia.

All other benefits remain as per the wording

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Australia Pty Ltd on behalf of the Underwriter/s detailed above.



16/07/2024

DATE

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