



# Touch Rugby League Gold Coast

Group Personal Accident Program



Quick Guide  
2019/2020



**Gallagher**

Insurance | Risk Management | Consulting

## Dear TRL - Gold Coast Members,

We are pleased to present this quick guide to the 2019/2020 Touch Rugby League - Gold Coast Group Personal Accident 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](http://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. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health insurance) and 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 2019/2020 season.

Yours sincerely,

**Gallagher Sport**

## Scope of cover

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### Insured Persons

All Registered Players, Officials, Coaches, Administrators and Volunteers of Anderson Events (Corporate Games) and Touch Rugby League Gold Coast.

### Scope of Cover - Personal Accident

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

- Playing in sanctioned club and representative games, competitions and performances;
- participating in sanctioned training or practice sessions, or official functions arranged by the insured;
- travelling to or from sanctioned club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured;
- engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating ;
- whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured.

### \* Injury, in the context of this policy, 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; and
- occurs solely, directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital conditions or heatstroke, except illness or sickness directly resulting from, or medical or surgical treatment rendered necessary by such Injury; and
- occurs whilst engaged in the above listed sanctioned activities..

# Benefits

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## Section A – Capital Benefits

Accidental Death and Other Capital Benefits	\$50,000
Accidental Death under 18 Years	\$20,000

## Section B – Weekly Benefits

Loss of Earnings	NOT INSURED
Student Assistance	NOT INSURED
Home Help	NOT INSURED

## Section C – Non-Medicare Medical

- 85% to a maximum of \$1,500 per injury
- Excess of \$200 applies to each & every claim.
- Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider.

## Section D – Other Benefits

Home Nursing Care	\$300 per week / 7 day excess / 52 week benefit period
Funeral expenses	\$5,000
Home Modification Expenses	\$10,000
In Memoriam Benefit	\$1,000
Parents Allowance	\$25 per day in-patient benefit up to \$1,500
Ancillary Non-Medical Expenses	\$1,500
Rehabilitation Benefits	Up to \$3,000 for Vocational College expenses and \$500 for gym membership
Double Capital Benefit for Under 12 year olds	Permanent Total Disablement or Permanent Paralysis of all limbs the capital benefit is doubled

## How do I make a claim?

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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 **02 8838 5779** or download by visiting **[sport.ajg.com.au/make-a-claim](https://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](mailto:sport@ajg.com.au)** or by post to:

Gallagher Sporting Claims,  
Level 12, 80 Pacific Highway,  
North Sydney NSW 2060

**IMPORTANT:** Please view Insurance Handbook for full terms, conditions and excesses applicable.

**Direct to your Insurance Advisor**

**sport.ajg.com.au**

**1800 931 129**



**Gallagher**

Insurance | Risk Management | Consulting

**Contact us**

Arthur J. Gallagher & Co (Aus) Limited.

ABN 34 005 543 920, AFSL 238312

Level 12, 80 Pacific Highway,

North Sydney NSW 2060

1800 931 129

sport@ajg.com.au

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