

Rugby Australia

National Risk Management & Insurance Program

Summary of Cover Benefits and Limitations



Gallagher

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RUGBY AUSTRALIA NATIONAL RISK MANAGEMENT & INSURANCE PROGRAM –

SUMMARY OF COVER BENEFITS AND LIMITATIONS

Arthur J. Gallagher & Co (Aus) Limited (Gallagher) has partnered with Rugby Australia Limited (RA) to arrange an insurance program on behalf of RA, for what is referred to as the ‘Rugby Australia National Risk Management and Insurance Program.

Under the program, Gallagher arranges group insurance policies for Public and Products Liability, Professional Indemnity, Management Liability and Personal Injury Insurance to provide cover for Rugby Australia, and those State and Territory rugby organisations, associations and bodies specifically listed in the policies.

This summary document is prepared by Gallagher and provides a high-level overview of the protection available, including cover limits and benefits, under the policies within the Rugby Australia National Risk Management and Insurance program, subject to the terms, conditions and limitations of each policy:

PERSONAL INJURY INSURANCE COVER BENEFITS AND LIMITATIONS

Personal Injury Insurance Cover and Insured Persons

This group policy provides basic cover for players, coaches, and officials and others stated as covered who suffer injuries arising out of participation in sanctioned rugby and rugby events that are referred to in the policy. The policy covers players, coaches, trainers, managers, administrators, voluntary workers, selectors, referees, touch judges, ball boys, medical officers, physiotherapists and ambulance officers; and all directors, officers, employees, executive officers, office bearers, members and committees of the insured Club or Union.

Cover extends to players, coaches and officials while participating in sanctioned rugby or rugby events such as club or representative matches, including:

Organised training, travelling between home / work and training or games, staying away from home for a tour, and administrative and social activities of the insured Club / Union.

Benefits:

- A. Capital Benefits - A lump sum benefit for permanent injuries. Non-Medicare Medical Expenses Reimbursement of incurred medical expenses where there is no contribution from Medicare.
- B. Weekly Benefits - Loss of Income cover for the period that the Insured Person is unable to work due to the rugby injury As well as various additional benefits – below weekly benefits

A. Capital Benefits	B. Weekly Benefits	Non-Medicare Medical Benefits
<p>Capital Benefits are a lump sum benefit that is provided in the event of Death and Permanent Disability.</p> <p>Benefits are payable based on a table of events available in the full policy wording.</p> <p>High Level - some of the benefits payable include:</p> <ul style="list-style-type: none"> • Death \$100,000 (UNDER 18 \$20,000) (For Beach Rugby Events, the maximum benefit is \$50,000 (limited to \$10,000 for Insured Persons under 18 years old). • Paraplegia and Quadriplegia \$750,000 (For Beach Rugby Events, the maximum benefit is \$50,000) • Other Permanent Disability up to \$300,000 (For Beach Rugby Events, the maximum benefit is \$50,000) • Loss of sight of one eye \$150,000 Loss of use (For Beach Rugby Events, the maximum benefit is \$50,000) 	<p>Weekly benefits are payable whilst the Insured Person is wholly and continuously unable to work and / or attend school or studies. Income Earners</p> <ul style="list-style-type: none"> • 100% of gross weekly income (net of business expenses) up to \$300 per week for 52 weeks. • A 28 day excess applies. • Non-Income Earners 100% of authorised domestic help up to \$300 per week for 52 weeks. • A 14 day excess applies. • Full Time Students. • 100% of authorised home tutor costs up to \$300 per week for 52 weeks. A 14 day excess applies. • Excludes monies earned from playing nominated sport. 	<p>Covers medical expenses for which there is no reimbursement (wholly or partly) from Medicare.</p> <p>Benefits Covered</p> <ul style="list-style-type: none"> • 100% of Non-Medicare Medical Benefits • Maximum Payable \$3,000 • \$100 excess (nil for ambulance) the Health Insurance Act 1973 (Cth) does not permit the insurer to contribute to expenses which are wholly or partly claimable through Medicare. <p>Examples of expenses covered:</p> <ul style="list-style-type: none"> • Private Hospital Accommodation • Physiotherapy • Examples of expenses not covered: • Doctors and Surgeons Fees • X-Rays <p>Note: Policy is reimbursement only. Expenses must be paid prior to submitting claim.</p>

Other Benefits

Expenses which may be incurred as a result of a rugby injury – i.e.

- Funeral Expenses
- Parents Inconvenience Travel and Accommodation

Aggregate Deductible

The policy includes an aggregate policy deductible that is managed by the Insurer (SLE) for Rugby Australia as part of Rugby Australia's National Risk Management and Insurance Program.

LIABILITY PROGRAM COVER BENEFITS AND LIMITATIONS

Public & Products Liability Insurance	Professional Indemnity Insurance	Management Liability Insurance
Cover & Insured Persons		
<p>This group policy covers the insured Club / Union including players, coaches, trainers, managers, administrators, voluntary workers, selectors, referees, touch judges, ball boys, medical officers, physiotherapists and ambulance officers; and all directors, officers, employees, executive officers, office bearers, members and committees of the insured Club / Union - for liabilities arising out of and in connection with or whilst conducting sanctioned rugby and rugby events that are referred to in the policy and includes all official activities connected with the sport of Rugby including club social, fundraising activities and participating Insured Persons in such activities.</p>	<p>This group policy covers the insured Club / Union official or employed Medical Officers (see below definition) arising from advice, instruction, tuition, coaching, officiating or treatment for their legal liability for claims arising from breach of professional duty on behalf of the insured Club / Union through an act, error or omission arising out of the rendering or failure to render professional advice other than by qualified doctors & qualified physiotherapists.</p> <p>Cover is extended to all Insured Club(s) / Union(s) and Insured Persons. Not restricted to just coaches, referees, officials etc.</p> <p>“Medical Officer” means any person providing medical assistance or service, including but not limited to paramedics, ambulance officers, nurses, or suitably qualified volunteers.</p>	<p>This group policy covers the insured Club / Union and their officers for claims against them for alleged Wrongful Acts - whilst acting for or on behalf of the Club / Union.</p>
Policy Limit:		
<p>Public Liability: \$20,000,000 any one occurrence</p> <p>Product Liability: \$20,000,000 any one occurrence and in the aggregate</p>	<p>Professional Indemnity \$10,000,000 any one occurrence and in the aggregate</p>	<p>Directors & Officers Liability \$10,000,000 in the aggregate</p> <p>Employment Practices Liability \$10,000,000 in the aggregate</p> <p>Statutory Liability \$500,000 in the aggregate</p> <p>Crime Coverage \$100,000</p> <p>Cyber Coverage (Media Liability) \$100,000 in the aggregate</p>
<p>Excess:</p> <p>\$1,000 each and every occurrence</p>	<p>Excess:</p> <p>\$1,000 each and every claim</p>	<p>Deductibles</p> <p>Directors & Officers Liability - Nil</p> <p>Employment Practices Liability - \$10,000</p> <p>Crime - \$5,000</p> <p>Statutory Liability - \$5,000</p> <p>Cyber (Media Liability) - \$1,000</p>

The group insurance policies referred to above are underwritten by SLE Worldwide Australia Pty Ltd - ABN 15 066 698 575 - Level 11, 56 Clarence Street, Sydney, NSW 2000



Connect with Us

For further assistance or information required in connection with the Rugby Australia National Risk Management & Insurance Program contact

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CONDITIONS AND LIMITATIONS

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