

# INSURANCE INFORMATION & HOW TO MAKE A CLAIM



This is only a summary of the main points of coverage.

Please refer to the policy document held by your club for the complete terms and conditions.

## WHO CAN MAKE A CLAIM?

A Rugby League claim can be made by:

• Any person who is a Registered Player, Declared Official, Qualified Coach or Qualified Referee of a Club that is part of The Country Rugby League of NSW Inc., who has been injured whilst playing Rugby League, during organised training, or travelling to or from a Club match.

## WHAT BENEFITS AM I ENTITLED TO?

- Weekly Injury Benefit (Loss of Income)
- Non-Medicare Medical Expenses such as physiotherapy, chiropractic services, private hospital accommodation and theatre costs, pharmacy, ambulance and dentistry, etc. (medical bills with a Medicare benefit are not covered).
- Student Tutorial Benefit
- · Capital Benefits for Permanent Injury
- · Death Benefit
- Funeral Expenses
- Travel and accommodation expenses (for junior registered players only)
- If an insured person has Private Health Insurance a nil excess applies under Non-Medicare Medical Expenses
- Full details of the cover are available from your Club or from the SLE Australia website.

## **HOW DO I MAKE A CLAIM?**

When making a claim for an injury, you must:

- **1.** Advise your Club Secretary that you wish to make a claim.
- 2. Obtain from your Club Secretary:
- "Sports Injury Report Form" to be completed by you and your Club
- "Attending Physicians Statement" to be completed by your treating Doctor
- "Rugby League Case Report" to be completed by yourself.
- 3. Send all fully completed forms to:

Claims Department
SLE Worldwide Australia Pty Limited

Level 11, 56 Clarence Street
Sydney NSW 2000

PO Box H308
Australia Square NSW 1215

#### WHAT ENTITLEMENTS CAN I RECEIVE?

## INCOME

Reimbursement of 80% of Average Gross Income up to a maximum of \$300 per week less a 28 day Deferral Period for Senior players and a 14 day Deferral Period for Juniors players. The maximum benefit period is 52 weeks.

## MEDICAL

Payment of 80% of Non-Medicare Medical Expenses after any reimbursement from your health fund. These include private hospitalisation, theatre costs, pharmacy, ambulance, physiotherapy, chiropractic services and dentistry, etc.

A \$50 excess applies for physiotherapy and chiropractic or similar expenses for each claim. The maximum benefit is \$2,500 per injury with a maximum of \$4,000 per annum.

## PERMANENTINJURY

Benefits of up to \$50,000 for permanent injuries.

• The benefit for permanent paraplegia / permanent quadriplegia injuries is now \$329,000.

### POINTS TO REMEMBER

- Send in original documents only.
- Pay all accounts first, then claim.
- Complete **all** questions on the claim forms to the best of your ability.
- Provide wage details if you are claiming wage loss such as tax assessment notice or letter from your Accountant.
- Forward medical certificates at least monthly if you continue to be off work.
- Attend **all** appointments arranged by SLE Worldwide Australia Pty Limited.