

## RUGBY AUSTRALIA INSURANCE FAQS

### 1. Is there a national Rugby Australia Insurance plan?

- Yes, Rugby Australia arranged a Sports Injury and Liability Insurance Plan on behalf of our Member Unions, their Affiliate Unions, Clubs and Referee Associations. All participants (Players, Coaches, Officials) must be registered with Rugby Australia in order to obtain coverage under the plan.

### 2. Who is covered and how?

- All Clubs affiliated with Rugby Australia and/or the various Member Unions are automatically covered under the plan annually. Participation in the plan is compulsory for all Clubs competing in competitions managed by Rugby Australia and/or Member Unions, and a National Participant Insurance Levy is payable by participants upon registration.

### 3. How does Rugby Australia charge insurance on a per head basis?

- Every player who is registered with a Rugby Club will be required to pay a National Participant Insurance Levy (NPIL) for Competition Rugby: 15 a side Rugby (including the Junior Player Pathway), Sevens and Touch 7s

Competition Category	National Participant Insurance Levy (NPIL)*
Junior 5-7	\$0
Junior 8-12	\$12
Youth 13-18	\$14
Senior	\$65
Casual Senior	\$15 (per game fee)
Veteran	\$40
Trial	\$2.50 (one-week training)
7s Junior	\$8.00
7s Senior	\$20.00
Touch 7s*	\$5.00

\* (inclusive of GST)

\*\* Touch 7s includes Centre & Participant Equipment/Resources individual fee surcharge amount of \$10 p/p

- The NPIL for other events and Competitions will be notified upon application for Event Sanctioning or Entity Team registration.
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### 4. Are non-playing participants covered by insurance?

- Registered non-playing participants are covered by Rugby Australia's national insurance policy at no additional cost whilst performing their Role (acting in an official capacity on behalf of their Clubs with a defined role, e.g. coach, committee and volunteers).

**5. Are Match officials, committee, volunteers and our Association covered by insurance?**

- Registered Match Official participants are covered by Rugby Australia's national insurance policy at no additional cost whilst performing their Role (acting in an official capacity on behalf of their match Official Association with a defined role, e.g. referee, committee and volunteers).

**6. Where are Certificates of Currency available for our Club?**

- Certificates of Currency are available online at [www.gowgatessport.com.au/rugby](http://www.gowgatessport.com.au/rugby).

**7. Are participants in Rugby events covered for insurance?**

- Event Organisers are required to affect [Special Event Insurance](#) for all Participating Teams prior to participation in a sanctioned event. A player participant levy will be charged to all Event Organisers, and will be invoiced either on a per player or team basis. No sanctioning approval will be provided until confirmation of insurance cover.

**8. How much does it cost for event insurance?**

- A player participant levy will be charged to all Event Organisers, and will be invoiced either on a per player or team basis. This levy is charged at a different rate dependent upon the game type of the event i.e. XV's, 10's, 7's and Touch 7's. [2018 costs](#).

**9. Can we get insurance if we are not a member of a Club but want to train and play as a team?**

- Yes, groups of persons (referred to as 'Entity Teams') who wish to play and train but not necessarily form, or be part of, a Club, regular Competition or Sanctioned Event, may obtain insurance provided that they meet certain requirements. Refer to further detail on [Entity Teams](#).

**10. What happens if an Entity Team plays in an Event?**

- Where this Entity Team participates in a Sanctioned Event Australian Rugby Union conducted by an authorised Event Organiser, coverage will be provided for participating in the Sanctioned Event through the Event Organiser. Additional fees will apply.

**11. Should participants need any extra insurance coverage?**

- Rugby Australia's insurance plan provides basic levels of cover for players and others participating in Rugby, it is not all encompassing (this is necessary to keep the cost of insurance affordable for players) and does not seek to replace the need for private health and other insurances.

**12. What type of additional insurance is recommended for participants?**

- Private health insurance, salary contingency insurance and life insurance, as required for their individual circumstances, as cover is limited to non-Medicare medical expenses;
- For those not covered by Medicare (including non-residents of Australia) take out medical insurance covering those costs that would otherwise covered by Medicare.

**13. Where can I get detailed insurance information?**

- Information is provided at Administer Rugby on the Rugby Australia website under [Insurance](#), [Sanctioned Events & Entity Teams](#) and [Registration](#).
- Rugby Australia [Insurance Plan website](#) is provided so that players/parents & club administrators throughout Australia have immediate access to information on the policy benefits, procedures and resources of the insurance plan, including; policy details, coverage, claims information, Rugby risk management and FAQs.

*\*As of 4 December 2018*

For more information, visit [www.rugbyaustralia.com.au/runningrugby/rugbylink](http://www.rugbyaustralia.com.au/runningrugby/rugbylink)  
or contact Rugby Link [Support Team](#).