



ARU Sports Injury Summary Sanctioned Events

The ARU recommends that ALL players consider individual private health insurance, life insurance and 'top-up' coverages as required for their own circumstances.

Personal Accident	Non-Medicare Medical Benefits	Weekly Benefits	Capital Benefits	Other Benefits
<p>Who? All Players, coaches, trainers, managers, administrators, voluntary workers, selectors, referees, touch judges, ball boys, medical officers, physiotherapists and ambulance officers of ARU sanctioned events.</p> <p>What? Basic cover for participants who suffer injuries arising out of participation in Rugby.</p> <p>When? Training, trials and participating in ARU sanctioned events.</p>	<p>Non-Medicare Medical Benefits 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 only) <p>The Health Insurance Act (Cth) 1973 does not permit the insurer to contribute to expenses which are wholly or partly claimable through Medicare.</p> <p>Examples of expenses covered:</p> <ul style="list-style-type: none"> Private Hospital Accommodation Physiotherapy Ambulance <p>Examples of expenses not covered:</p> <ul style="list-style-type: none"> Doctors and Surgeons Fees Specialists Anaesthetist fees X-Rays 	<p>Weekly benefits are payable whilst you are wholly and continuously unable to work and/or attend school or studies.</p> <p>Income Earners 100% of gross weekly income (net of business expenses) up to \$300 per week for 52 weeks. A 28 day excess applies.</p> <p>Non-Income Earners 100% of authorised domestic help up to \$300 per week for 52 weeks. A 14 day excess applies.</p> <p>Full Time Students 100% of authorised home tutor costs up to \$300 per week for 52 weeks. A 14 day excess applies.</p>	<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>Some of the benefits payable include:</p> <p>Death \$100,000 (\$20k U18)</p> <p>Paraplegia and Quadriplegia \$750,000</p> <p>Loss of sight of one eye \$150,000</p> <p>Loss of use of one limb \$300,000</p>	<p>There are other benefits payable under the ARU Insurance Programme for expenses which may be incurred as a result of a rugby injury.</p> <p>Some of these benefits include:</p> <ul style="list-style-type: none"> Funeral Expenses Parents Inconvenience Travel and Accommodation Overseas Medical Expenses <p>Full details of these benefits are contained in the policy wording. Please contact Gow-Gates for further information.</p>
<p style="text-align: center;">HOW TO MAKE A CLAIM</p> <p>When making a claim for an injury, you must:</p> <ol style="list-style-type: none"> Contact Gow-Gates to obtain a: <ul style="list-style-type: none"> "Sports Injury Claim Form" including the "Attending Physician's Statement" to be completed by your doctor Available from www.gowgatessport.com.au/rugby Send the fully completed form to: SLE Worldwide Australia Pty Ltd Level 11, 56 Clarence Street, Sydney NSW 2000 (Phone: 02 9249 4850) Claims must be advised as above within 30 days of injury 				