



# Rugby AU Sports Injury Summary Sanctioned Events

The Rugby AU 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><b>Who?</b> All Players, coaches, trainers, managers, administrators, voluntary workers, selectors, referees, touch judges, ball boys, medical officers, physiotherapists and ambulance officers of Rugby AU sanctioned events.</p> <p><b>What?</b> Basic cover for participants who suffer injuries arising out of participation in Rugby.</p> <p><b>When?</b> Training, trials and participating in Rugby AU sanctioned events.</p>	<p>Non-Medicare Medical Benefits covers medical expenses for which there is no reimbursement (wholly or partly) from Medicare.</p> <p><b>Benefits Covered</b></p> <ul style="list-style-type: none"> <li>100% of Non- Medicare Medical Benefits</li> <li>Maximum Payable \$3,000</li> <li>\$100 excess (nil for ambulance only)</li> </ul> <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><b>Examples of expenses covered:</b></p> <ul style="list-style-type: none"> <li>Private Hospital Accommodation</li> <li>Physiotherapy</li> <li>Ambulance</li> </ul> <p><b>Examples of expenses not covered:</b></p> <ul style="list-style-type: none"> <li>Doctors and Surgeons Fees</li> <li>Specialists</li> <li>Anaesthetist fees</li> <li>X-Rays</li> </ul>	<p>Weekly benefits are payable whilst you are wholly and continuously unable to work and/or attend school or studies.</p> <p><b>Income Earners</b> 100% of gross weekly income (net of business expenses) up to \$300 per week for 52 weeks. A 28 day excess applies.</p> <p><b>Non-Income Earners</b> 100% of authorised domestic help up to \$300 per week for 52 weeks. A 14 day excess applies.</p> <p><b>Full Time Students</b> 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><b>Some of the benefits payable include:</b></p> <p><b>Death</b> \$100,000 (\$20k U18)</p> <p><b>Paraplegia and Quadriplegia</b> \$750,000</p> <p><b>Loss of sight of one eye</b> \$150,000</p> <p><b>Loss of use of one limb</b> \$300,000</p>	<p>There are other benefits payable under the Insurance Programme for expenses which may be incurred as a result of a rugby injury.</p> <p><b>Some of these benefits include:</b></p> <ul style="list-style-type: none"> <li>Funeral Expenses</li> <li>Parents Inconvenience Travel and Accommodation</li> <li>Overseas Medical Expenses</li> </ul> <p><b>Full details of these benefits are contained in the policy wording. Please contact Gow-Gates for further information.</b></p>
<p><b>HOW TO MAKE A CLAIM</b></p> <p>When making a claim for an injury, you must:</p> <ol style="list-style-type: none"> <li><b>Contact Gow-Gates to obtain a:</b> <ul style="list-style-type: none"> <li>"Sports Injury Claim Form" including the "Attending Physician's Statement" to be completed by your doctor</li> <li>Available from <a href="http://www.gowgatessport.com.au/rugby">www.gowgatessport.com.au/rugby</a></li> </ul> </li> <li><b>Send the fully completed form to:</b> SLE Worldwide Australia Pty Ltd Level 11, 56 Clarence Street, Sydney NSW 2000 (Phone: 02 9249 4850)</li> <li><b>Claims must be advised as above within 30 days of injury</b></li> </ol>				