

Rugby National Risk & Insurance Programme – Plan Summary & Cover Benefits Overview

This programme is arranged by Aon Risk Services Australia Limited ('Aon') in partnership with Rugby Australia Limited ('RA') on behalf of all the member unions, clubs and players nationwide. This summary is prepared by Aon and provides a high-level overview of the protection and cover limits and benefits arranged;

PERSONAL INJURY & ACCIDENT PROGRAM COVER BENEFITS

Personal Accident		
Cover and covered persons		
The Policy/ Program provides basic cover for participants who suffer injuries arising out of participation in Rugby. The program covers all 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 Club or Union.		
Cover extends to players while - Playing in official club or representative matches. As well as:		
Organised training, travelling between home / work and training or games, staying away from home for a tour, and administrative and social activities of the Club / Union.		
Benefits:		
<p>A. <i>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.</i></p> <p>B. <i>Weekly Benefits - Loss of Income cover for the period that you are unable to work due to your rugby injury As well as various additional benefits – below weekly benefits</i></p>		
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. 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) <i>(For Beach Rugby Events, the maximum benefit is \$50,000 (limited to \$10,000 for Insured Persons under 18 years old).</i> • Paraplegia and Quadriplegia \$750,000 <i>(For Beach Rugby Events, the maximum benefit is \$50,000)</i> • Other Permanent Disability up to \$300,000 <i>(For Beach Rugby Events, the maximum benefit is \$50,000)</i> • Loss of sight of one eye 	<p>Weekly benefits are payable whilst you are 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 authorized home tutor costs up to \$300 per week for 52 weeks. A 14 day excess applies. 	<p>Covers medical expenses for which there is no reimbursement (wholly or partly) from Medicare.</p> <p><u>Benefits Covered</u></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 (Cth) 1973 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 <p>Examples of expenses not covered:</p> <ul style="list-style-type: none"> • Doctors and Surgeons Fees • X-Rays

\$150,000 Loss of use <i>(For Beach Rugby Events, the maximum benefit is \$50,000)</i>		
Other Benefits		
Expenses which may be incurred as a result of a rugby injury – i.e.:		
<ul style="list-style-type: none"> ▪ Funeral Expenses ▪ Parents Inconvenience Travel and Accommodation ▪ Overseas Medical Expenses 		

SPORTS LIABILITY PROGRAM COVER BENEFITS

Public & Products Liability	Professional Indemnity	Management Liability
Cover & Covered Persons		
Covers the Club/Union – all 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 Club / Union - for all Liabilities arising out of and in connection with or whilst conducting the Sport of Rugby Union and includes all official activities connected with the Sport Including club social, fund raising activities and participating Insured Persons in such activities.	Cover the Club/Union official or employed Medical Officers 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 Club/Union through an act, error or omission. arising out of the rendering or failure to render professional advice other than by qualified doctors. Cover is extended to all Insured(s) and Insured Persons of the Club/Union. Not restricted to just coaches, referees, officials etc. Medical Officer" means any person providing medical assistance or service, including but not limited to paramedics, ambulance officers, nurses, physiotherapists or suitably qualified volunteers"	Cover for Clubs and their officers for claims against them for alleged Wrongful Acts - whilst acting for or on behalf of the Club / Union.
Policy Limit:		
Public Liability: \$20,000,000 any one occurrence Product Liability \$20,000,000 any one occurrence and in the aggregate	Professional Indemnity \$10,000,000 any one occurrence and in the aggregate	Directors & Officers Liability \$10,000,000 Organisation Reimbursement \$10,000,000 Organisation Liability \$10,000,000 Employment Practices Liability \$10,000,000 Crime Coverage \$100,000 Internet Liability \$1,000,000
<u>Excess:</u> \$1,000 each and every occurrence	<u>Excess:</u> \$1,000 each and every claim	<u>Deductibles</u> Directors & Officers Liability – Nil Internet Liability – Nil Crime Coverage - \$5,000 All other claims - \$2,500



This plan is underwritten by SLE Worldwide Australia Pty Ltd - ABN 15 066 698 575 - Level 11, 56 Clarence Street, Sydney, NSW 2000

For further assistance or information required in connection with the Rugby National Risk & Insurance Programme visit or contact Aon:

www.ra.aon.com.au

or contact Aon directly **Phone: 1300 405 563 | Email: rugbyteam@aon.com**

201 Kent Street Sydney NSW 2000

