

# Australian Rugby Golden Oldies (ARGO)

## SPORTS INSURANCE SCHEME SUMMARY

### CERTIFICATE OF CURRENCY

We are able to forward a Certificate of insurance to your club or local Association, noting the period of insurance, the amount of cover and the Insurer. This will accommodate the requirements of landlords and or local Councils.

Please note a Certificate will be automatically issued to your club at the start of the season when the premium is paid

### SUMMARY

The Sports Insurance Scheme has been arranged through ARGO with the intention of providing a basic level of coverage for all participants, members and officials associated with your club and the game of 'Golden Oldies'.

The insurance policy is underwritten by Sportscover Syndicate 3334 at Lloyds and managed by Sportscover Australia Pty Ltd

The scheme covers all registered players, coaches, referees, officials and voluntary workers whilst involved in training, playing, meetings or any official function/activity of your club. This includes Golden Oldies Festivals anywhere in the world (however we do recommend additional overseas travel insurance)

Your policy benefits are summarised as follows:

### SECTION A: Compulsory Cover

#### Policy Section 4.1 Capital Benefits

This section provides a lump sum benefit to insured's that suffer permanent injury or death. The maximum claimable under this section is \$150,000.00.

There is percentages payable for various levels of disability for example;

Permanent Total Loss of Use of Hearing - One Ear	\$ 37,500
Permanent Total Loss of Use of Hearing - Both Ears	\$112,500
Permanent Quadriplegia or Paraplegia	\$150,000
Permanent Loss of Use of Sexual Function	\$ 67,500

A full list of the percentages is contained in the policy wording held by your club.

## **Policy Section 4.2.1 Medical Benefits**

This section provides 80% Reimbursement of any Non-Medicare expenses up to a maximum limit of \$3,500.00 per injury. There is a \$100.00 excess applicable to each claim lodged with the underwriter. Coverage is for any Non Medicare expenses incurred within 12 months from the date of injury.

Non-Medicare expenses are those costs that are non-recoverable (in any part) through Medicare. These expenses include dental, physiotherapy, chiropractic, ambulance, private hospital accommodation and, private hospital theatre fees.

The expenses not able to be claimed through this section include;

- a) The amount between the doctor's fee and the money you receive back from Medicare
- b) The amount between the Surgeons bill and the money you receive back from Medicare
- c) The amount between the Anesthetists bill and the money you receive back from Medicare
- d) X-Ray costs.

### ***Special Conditions:***

- 1. ALL ACCOUNTS MUST BE PAID BY THE PARTICIPANT BEFORE SUBMITTING TO THE INSURANCE COMPANY.*
- 2. PLEASE NOTE THAT ALL CLAIMS UNDER THIS SECTION MUST INCLUDE A DOCTORS REFERRAL FOR THE SERVICE BEING CLAIMED.*
- 3. CLAIMANTS WHO CARRY PRIVATE HEALTH INSURANCE MUST SUBMIT ALL BILLS TO THEIR HEALTH FUND INITIALLY AND THEN FORWARD A COPY OF THE REBATE STATEMENT TO THE INSURER FOR COMPENSATION.*
- 4. ALL CLAIM FORMS MUST BE RECEIVED BY THE UNDERWRITER WITHIN THIRTY (30) DAYS OF THE INJURY OCCURRING. ACCOUNTS AND REBATE STATEMENTS MAY BE SENT AT A LATER DATE.*

## **Policy Section – Public Liability**

Your club and its members are insured for any claims arising from negligence in respect of bodily injury or property damage, that happen during the period of insurance and caused by an occurrence in connection with your sport.

The coverage provided is for \$20,000,000 any one occurrence with a \$1000 excess on each and every claim. Coverage extends to include;

- Tenants and Property Owner Liability
- Professional Indemnity for coaches and match officials limited to \$2,000,000
- Products Liability
- Member to Member liability excluding "player to player"
- Medical Aid and Car Park Liability
- **Note: Cover not provided for licensed premises.**

If you know of an incident that may give rise to a Public Liability claim, please contact the Insurance Broker immediately.

Cover for this section is worldwide excluding the United States or Canada and any claim brought against the insured in any country outside Australia.

## **SECTION B: Optional Cover**

### **Policy Section 4.3.1 - Loss Of Income**

This section is only provided to clubs who have elected the option and paid the additional premium.

This section provides an income replacement to insured's who suffer an injury and are temporarily totally disabled from performing their usual occupation. The benefit is 80% of your usual weekly salary or \$300.00 per week whichever is the lessor. There is an excess period of 2-week (14 days) on your policy. The benefit is claimable for 52 weeks from the date of injury.

To make a claim under this section the participant must;

- a) Provide a Doctor's Certificate for the period off work.
- b) Provide a letter from the claimants employer detailing usual gross wage, time expected off work, and whether the claimant is receiving sick or holiday pay.
- c) Have the Attending Physicians Statement completed and forwarded to the insurance company.

If a claimant is self-employed, these questions must be completed on a statutory declaration.

**NB: ALL PRE-EXISTING CONDITIONS ARE EXCLUDED BY THIS POLICY**

### **TRAVEL INSURANCE**

The Sports Policy provides worldwide Personal Accident protection. However, should your club or team be travelling overseas to compete in Tournaments/Carnivals etc, please contact our office and we will arrange appropriate and more comprehensive insurance coverage.

### **"TOP UP" COVER**

As mentioned previously, the cover provided under your scheme is not "all encompassing". However, the Insurance Broker is able to arrange additional "Top Up" cover for the various sections of the policy on a team by team basis. The two main areas that can be "Topped Up" are the Loss of Income and Medical sections.