



# ARU Sports Injury Summary National Programmes and 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><b>Who?</b> All Players, coaches, trainers, managers, administrators, voluntary workers, selectors, referees, touch judges, ball boys, medical officers, physiotherapists and ambulance officers of sanctioned National Programmes and 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 ARU sanctioned National Programmes and Events.</p> <p><b>As well as:</b> Organised training, travelling between home / work and training or games, staying away from home for a tour, and administrative and social activities for sanctioned National Programmes and 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 ARU 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>				

## Sports Injury Claims Example - National Programmes and Events

Below is a basic example of the benefits that can be claimed under the policy and the process in order to claim.

Jack was training in National Gold Squad when tackled by an opposing player, suffering an injury to his left knee. An ambulance was called and he was transported to the local hospital where he was given something for his pain and sent home. After being in extreme discomfort that night he visited his local GP the next morning who gave him some pain relief, a certificate stating he was not fit to work for one week and referred him to a specialist orthopaedic surgeon. Jack visited the specialist the next week who ordered an x-ray which revealed that a full knee re-construction was needed. As Jack was unable to work due to his injury he arranged for the surgery to be performed the following Thursday. The specialist provided an unfit for work certificate for an additional four weeks. His operation was successful and he started on a course of physiotherapy and was able to return to work 12 weeks after the injury. Jack was earning an average weekly wage of \$250 per week. For a period of eight weeks following his injury he hired crutches from the local chemist.

Jack completed a 'Sports Injury Claim Form' two days after his injury, had his employer complete the employers sections, his Program / Event Manager complete the club's section, and sent the claim form off to SLE who recorded the claim. At the time of visiting the specialist Jack had the 'Attending Physicians' section completed by him and this was sent off again to SLE together with 'unfit for work' certificates. Following payment of the medical expenses Jack sent the receipts and additional 'unfit for work' certificates to SLE.

The claim was settled by the Insurer as follows:

Private Practitioner Visit	Scheduled amount covered by Medicare (*Gap not covered)
Specialist Surgeon	Scheduled amount covered by Medicare (*Gap not covered)
X-Ray	Scheduled amount covered by Medicare (*Gap not covered)
Anaesthetist	Scheduled amount covered by Medicare (*Gap not covered)
Private Hospital Accommodation 3 days @ \$420	\$1,260.00
Theatre Costs	\$ 600.00
Ambulance Cost	\$ 300.00
Crutches Hire	\$ 150.00
Pharmaceuticals	\$ 110.00
Physiotherapy \$40 per visit	\$ 600.00
Sub Total	\$ 3,020.00
Less Excess	-\$100.00
<b>TOTAL NON MEDICARE EXPENSES PAID</b>	<b>\$2,920.00</b>
Loss of income 12 weeks @ \$250 per week (less 28 days excess applied)	\$2,000.00
<b>TOTAL CLAIM PAYMENT</b>	<b>\$4,920.00</b>

**Please Note:** This benefit covers only expenses that are not covered by the Medicare Act 1973 (i.e. expenses for which there is no full or partial Medicare rebate). Commonwealth Legislation prevents insurers, other than a registered private health insurer (BUPA, HCF, Medibank Private etc.) from insuring the Medicare Gap.

For further ARU Insurance information visit:

[www.gowgatesport.com.au/rugby](http://www.gowgatesport.com.au/rugby)

When you register to play with a Rugby Union Club, you are reminded that Rugby Union is a body contact sport. Potential, notwithstanding all safety guards, exists for a player to sustain injury. Players must therefore prepare themselves for the game by having a commitment to training and a high level of fitness. As a measure of your club and your union's support to players and officials, the ARU has arranged insurance cover as set out in this document and for your benefit and risk protection.

In addition to these policies all players and officials are encouraged to take out private health insurance, life insurance and 'top up' cover over and above that is outlined above to ensure individual needs and circumstances are met.

For any advice or additional insurance cover that you may require please contact Gow-Gates.

This summary is prepared by Gow-Gates Insurance Brokers Pty Limited ABN 12 000 837 785 | AFSL 245423