



ARU Sports Injury and Liability Programme Overview

This programme has been arranged by the Australian Rugby Union on behalf of all insured persons. As a measure of your Union's support to players, clubs and officials, the ARU has arranged insurance cover as set out in this document for your benefit and risk protection.

Insurance Benefits

Personal Accident	Public & Products Liability	Professional Indemnity	Management Liability
Who? 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 insured.			
What? Basic cover for participants who suffer injuries arising out of participation in Rugby.	What? Cover for your legal liability in respect of bodily injury and property damage.	What? Cover for your legal liability for breach of professional duty through an act, error or omission.	What? Cover for Clubs and their officers for claims against them for alleged Wrongful Acts.
When? 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.	When? Arising out of your "sporting activities" which means playing or administering the sport, including social and fundraising activities of the Club / Union.	When? Arising out of an act, error or omission committed for or on behalf of the Club / Union.	When? Arising out of an alleged wrongful act whilst acting for or on behalf of the Club / Union.
Benefits? 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. 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 – refer to the details overleaf.	Benefits? Public Liability \$20,000,000 any one occurrence Product Liability \$20,000,000 any one occurrence and in the aggregate Excess \$1,000 each and every occurrence	Benefits? Professional Indemnity \$10,000,000 any one occurrence and in the aggregate Excess \$1,000 each and every claim	Benefits? 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 Deductibles Directors & Officers Liability - Nil Internet Liability - Nil Crime Coverage - \$5,000 All other claims - \$2,500

Details continue overleaf.



Weekly Benefits	Non-Medicare Medical Benefits	Capital Benefits	Other Benefits
<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>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) <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 <p>Examples of expenses not covered:</p> <ul style="list-style-type: none"> - Doctors and Surgeons Fees - X-Rays 	<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>Some of the benefits payable include:</p> <p>Death \$100,000 (U18 \$20,000)</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>

For further ARU Insurance information visit:

www.gowgatessport.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