

# Over 35's Rugby

Player / Volunteer Insurance Program



Quick Guide  
2022



**Gallagher**

Insurance | Risk Management | Consulting



## Dear Gallagher Over 35's Teams,

We are pleased to present this quick guide to the 2022-2023 Over 35's Rugby Player / Volunteer insurance program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available on the Gallagher website at [sport.ajg.com.au](https://sport.ajg.com.au).

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the "Medicare Gap", (refer to National Health Act 1953).

The cover provided under this program is not "comprehensive" and is intended to compliment other insurance cover you may have in place. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health insurance) and we encourage all participants to consider their own individual needs and circumstances in relation Private Health, Life and Income Protection insurance. It is an individual's responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable 2022-2023 season.

Yours sincerely,

**Gallagher Sport**

## Scope of cover

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### Insured persons

All Gallagher Over 35's Teams, their players, volunteers and referees who have registered, paid and returned their completed insurance declaration for the 2022 season.

### Aged limits

4 years and over up to 80 years.

### Scope of cover

Cover is limited to injury\* whilst and insured person is:

- Playing Over 35's Rugby under strict Veterans (Over 35's) Rugby Laws;
- all players must be over 35 years of age;
- coverage has been extended to include Mixed Gender Participation, only when Mixed Gender Participation Laws are adhered to;
- participating in sanctioned training run by team coach;
- whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured;
- this scheme recognises VRQ, SCRUM WA, Vintage Rugby, Veteran Rugby and Over 35's teams insured by Gallagher.

### Injury, means bodily injury which:

- is sustained by an Insured Person during the Period of Insurance and while they are covered as an Insured Person under this Policy;
- results from an Accident and is caused by sudden, violent, external and visible means;
- Occurs solely, directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital conditions or heatstroke, except illness or sickness;
- directly resulting from, or medical or surgical treatment rendered necessary by such Injury; and
- occurs whilst they are engaged in the sanctioned activities listed above.

# Benefits

## Section A – Compulsory Insurance

General Public Liability	\$20,000,000 any one occurrence
Professional Indemnity	\$2,000,000 in the aggregate
Excess	\$1,000 each and every claim

## Capital benefits

Benefit	Limit
Accidental Death	\$200,000
Total Permanent disability	As per % shown in policy

## Non-Medicare Medical

80% to a maximum of \$5,000 per injury

- \$200 excess applies per claim.
- Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider.
- For list of non medicare medical items eligible to be claimed – Refer to the policy wording.

## Section B – Team Insurance Optional Benefits (if selected)

Loss of Earnings	85% up to a max \$500 per week Excess Period 21 Days Benefit Period 52 Weeks
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\*All Excesses are payable by the claiming Party

**IMPORTANT:** Please refer to policy wording for full terms and conditions and exclusions.

## How do I make a claim?

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To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

### Step 1:

Obtain a claim form from Gallagher by calling **1800 931 129** or download by visiting **[www.sport.ajg.com.au/make-a-claim](http://www.sport.ajg.com.au/make-a-claim)**.

### Step 2:

Arrange for your doctor to complete the 'Medical Statement' section of the claim form.

### Step 3:

Arrange for your club President, Treasurer or Secretary to complete 'The Club's Declaration' section of the claim form. If claiming loss of income, you will need your employer complete 'The Member's Employment Details' section of the claim form.

### Step 4:

Return the completed claim form to Gallagher via:

Email: **[sport@ajg.com.au](mailto:sport@ajg.com.au)** or by post to:

Gallagher Sporting Claims,  
GPO Box 859, Brisbane,  
QLD 4001.

**Direct to your Insurance Advisor**

**sport.ajg.com.au**

**1800 931 129**



**Gallagher**

Insurance | Risk Management | Consulting

**Contact us**

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