



Victorian Rugby League

Insurance Program Summary

Dear VRL Registered Players

We are pleased to present this quick guide to the 2009 VRL 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 www.oamps.com.au or call OAMPS on (02) 8838 5700.

The cover provided is not "comprehensive" and as such we encourage all participants to take out Private Health, Life and Income Protection Insurance according to their own individual needs and circumstances. It is an individual's responsibility to ensure that he/she has adequate insurance cover for his/her needs.

We wish all participants a safe and enjoyable 2009 Victorian Rugby League season.

Yours sincerely

Endorsed by

Steve van Leeuwen
Branch Manager - Parramatta
OAMPS Insurance Brokers

Joe Messina
Operations Manager
Victorian Rugby League



PERIOD OF INSURANCE:

31st December 2008 at 4pm Local Standard Time to
31st December 2009 at 4pm Local Standard Time.

NAME OF INSURED:

All registered players, coaches, officials, first aid personnel, administrators and voluntary workers of the Victorian Rugby League and their affiliated clubs

DESCRIPTION OF BUSINESS:

Principally participation in Sporting events plus Sports administration, organizing and conducting sporting events, fundraising and any other activity incidental thereto.

SCOPE OF COVER:

1. Playing in club and representative games, competitions and performances
2. Participating in training or practice sessions, or official functions arranged by the insured
3. Travelling to or from club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured (refer to conditions)
4. Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating
5. Whilst an Insured Person is engaged as an administrator, coach, referee, official or voluntary worker at an event authorised by and under the control of the Insured.
6. Playing in trial games of the players own club and/or any game in which the player is participating in an attempt to be graded for an NRL club

Note: End of season social trips are not covered under this policy

BODILY INJURY: means an injury which:

- (a) Is sustained by an insured Person during the Period of Insurance and while they are covered as an Insured Person under this policy; and
- (b) Results from an Accident and is caused by sudden, violent, external and visible means; and
- (c) Occurs solely and 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
- (d) Occurs whilst engaged in the above listed sanctioned activities.

SUMS INSURED:

SECTION A: CAPITAL BENEFITS

Maximum Capital Benefit		\$50,000	
Event		% of Maximum Benefit	
1.	Death (limited to 20% of the Capital Benefit in The Schedule for Insured Persons under 18 years of age		100%
2.	Permanent Quadriplegia		100%
3.	Permanent Paraplegia		100%
4.	Permanent Total loss of sight of both eyes		100%
5.	Permanent Total loss of sight of one eye		50%
6.	Permanent Total loss of use of two limbs		100%
7.	Permanent Total loss of use of one limb		100%
8.	Permanent Total loss of hearing in:	(a) both ears	75%
		(b) one ear	15%
9.	Permanent Total loss of lens of one eye		50%
10.	Permanent Total loss of use of 4 fingers and thumb of either hand		70%
11.	Permanent Total loss of use of 4 fingers of either hand		40%
12.	Permanent Total loss of use of thumb of either hand:	(a) both joints	30%
		(b) one joint	15%
13.	Permanent Total loss of use of a finger of either hand:	(a) three joints	10%
		(b) two joints	7%
		(c) one joint	5%
14.	Permanent Total loss of use of toes of either foot:	(a) all - one foot	15%
		(b) great - both joints	5%
		(c) great - one joint	3%
		(d) other than great - each one	1%
15.	Fractured leg or patella with established non-union		10%
16.	Shortening of leg by at least 5 cm		7%
17.	Any Permanent Disability that is not total or is not listed under Events 8 to 16 above will be paid for in proportion to the degree of Permanent Disability as compared with the cases listed above without taking into account the occupation of the Insured Person. We will pay such a percentage of the Capital Sum that We shall in Our absolute discretion determine and being in Our opinion not inconsistent with the Compensation provided under Events 8 to 16 inclusive, limited always to a maximum of 75% of the Event 1 Compensation amount.		

SECTION B: ADDITIONAL BENEFITS

Non-Medicare Medical Expenses

Paying up to the insured percentage reimbursement for all Non-Medicare expenses incurred as a result of the injury. Should the insured person be insured by Private Health Insurance, or be entitled to receive reimbursement from any other source, the reimbursement will be the amount by which the Non-Medicare expenses exceed the benefit the insured person is entitled to receive from his/her Private Health Insurer or other source, to the maximum benefit per injury, less the excess.

Benefit Percentage	75%
Maximum benefit per injury	\$2,000
Excess	\$100 each and every claim

CONDITIONS APPLICABLE TO PERSONAL ACCIDENT COVER

SITUATION AND/OR PREMISES:

Worldwide – excluding USA and Canada

UNDERWRITER:

The cover is arranged through SLE Worldwide Australia Pty Ltd. The insurer is Lloyds of London

CONDITIONS:

Claims for injuries incurred traveling to and/or from participation is limited to 20% of Capital Benefit. Age limitations is over 4 yrs and under 70 yrs. Cover excludes claims arising from Social End of Season Trips

How do I make a claim?

To make a claim for injury, take the following steps within 30 days of the injury occurring.

Step 1:

Obtain a claim form from OAMPS Insurance Brokers by calling (02) 8838 5700 or download by visiting www.oamps.com.au.

Step 2:

Arrange for your doctor to complete the "Medical Statement"

Step 3:

Arrange for your club secretary to complete "The Club's Declaration"

If claiming loss of income have the employer complete "The member's Employment Details".

Step 4:

Return the completed claim form to OAMPS Insurance Brokers (marked: "attention Phil Rechberger") within 30 days of the injury occurring.

If you have any Claims questions, please call the OAMPS Insurance Brokers Claims Department on (02) 8838 5786.

How do I find out more?

OAMPS Insurance Brokers Ltd
LASER Insurance Business Unit

Level 1, 25 Grose St PO Box 2481
North Parramatta NSW 2151 North Parramatta NSW 1750

Phone: (02) 8838 5700 1800 SPORT 1 (1800 776 781)
Fax: (02) 8838 5701
Email: stevev@oamps.com.au
Website: www.oamps.com.au

NOTE: PLEASE REFER TO POLICY WORDING FOR FULL TERMS, CONDITIONS, AND EXCLUSIONS.