



Insuring the world's fun™

SLE Worldwide Australia Pty Limited

A.B.N 15 066 698 575

Licence No: 237268

PO Box H308

Australia Square NSW 1215

Telephone (02) 9249 4850

Facsimile (02) 9249 4840

Toll Free: 1800 002 676

**Country Rugby League of NSW
Official Application for 2018 Season
Top Up Personal Injury Cover**

Full Name:			
Mailing Address:			
		Postcode:	
Club Name:		Group:	
Phone Number:			

Should you wish to increase the policy Income benefit threshold from \$300 per week the following extra benefits and additional premiums apply:

Extra Benefit	Premium + GST + Stamp Duty	TOTAL	Tick
\$200 per week	\$421.85 + \$42.19 + \$23.20 =	\$487.24	<input type="checkbox"/>
\$300 per week	\$604.65 + \$60.47 + \$33.26 =	\$698.38	<input type="checkbox"/>
\$400 per week	\$801.55 + \$80.16 + \$44.09 =	\$925.80	<input type="checkbox"/>

Please complete by placing a tick in the box beside the extra benefit required and return this signed and dated form together with the applicable premium selected. Premiums can be paid by cheque, money order or bank transfer.

How Top Up Cover Works

Top Up Personal Injury cover is designed to provide an additional loss of income benefit on top of the Temporary Total Disablement (TTD) entitlement under Event 18 of the Country Rugby League of NSW Group Personal Injury Insurance for Amateur sports policy Schedule of compensation. Currently the maximum TTD entitlement under Event 18 of the CRL policy Schedule is 80% of your Weekly Income (as defined) up to \$300.00 per week.

For example by purchasing \$200.00 per week extra benefit cover this will increase the TTD benefit threshold from \$300.00 to \$500.00 per week. So if an Insured Person earns a weekly income of \$650.00 per week and he or she decides to purchase the Top Up cover of \$200.00 per week extra benefit, this will increase his or her TTD benefit to \$500.00 per week. Therefore based on the income declared the TTD benefit will then be assessed at 80% of declared Income, (\$650.00 per week x 80% = \$520.00 per week). Therefore under Event 18 the revised Weekly Income benefit would be \$500.00 per week.

Importantly, to be entitled to the above cover the Insured Person must satisfy the policy definition of Income. To receive the full benefit amount the Insured Person's Income must be **GREATER** than the combined benefit under Event 18 and the extra benefit cover purchased (as per the above example).

Note, the additional cover commences from the date the Top Up form is completed and the premium has been paid to SLE Worldwide Australia Pty Limited. **Cover cannot be backdated.**

COOLING OFF PERIOD

Even after an Insured Person is issued with the additional benefit cover, they still have cooling off rights. The Insured Person can cancel the additional cover by notifying Us in writing at the address below or via email, within 14 days from the date the Insured Person signed the form. If the Insured Person decides to cancel the additional cover within the cooling off period, We will refund the Premium paid (except any amounts of tax or duties which We are unable to recover), unless during this period the Insured Person has made a claim under the Policy.

Cheque & Money Order

Please make cheques and money orders out to: SLE Worldwide Australia Pty Limited

Please send to: SLE Worldwide Australia Pty Limited
PO Box H308
Australia Square NSW 1215

Bank Transfer

Please transfer to:
Account Name: SLE Worldwide Australia Pty Ltd – Premium Account
BSB: 182 222
Account Number: 303 189 591
Bank: Macquarie Bank

Email completed form and bank confirmation to patrice.hirst-ohlig@sleworldwide.com.au or mail to the address above.

If you are interested in the additional insurance cover we offer then **please refer to the enclosed policy Product Disclosure Statement and Financial Services Guide** which describes the services we provide and explains our relationship with the Insurers of the product offered. (SLE Worldwide Australia Pty Limited for and on behalf of Certain underwriters of Lloyd's of London).

Also you may contact our claims department on 1800 002 676 or visit our website www.sleworldwide.com.au and click on the CRL logo to log in. **Please note we can only provide advice about this product in general terms; we cannot provide advice about an Insured Person's individual circumstances.**

I acknowledge I have read the Product Disclosure Statement and Financial Service Guide.

Insured Person's Signature

Date



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FINANCIAL SERVICES GUIDE

1. INTRODUCTION

This Financial Services Guide describes the services we provide and explains our relationship with the insurers of the product offered (SLE Worldwide Australia Pty Limited for and on behalf of Certain underwriters of Lloyd's of London). It explains how we are remunerated for our services, our professional indemnity insurance and describes your rights as our valued client. We will provide this document to you when you ask us to provide insurance.

2. OUR SERVICES

We can assist you with obtaining insurance for Country Rugby League of NSW Top Up Personal Injury Cover as an agent of the insurer being Certain Underwriters at Lloyd's of London.

We hold an Australian financial services licence. Our Australian financial services licence number is 237268.

We have a binder agreement for Personal Injury under binding authority B0572NA14SL01. This means we act as the Insurer's agent to arrange insurance policies and handle claims not on your behalf.

However, we can only advise you about insurance in general terms; we cannot advise you about your individual situation.

If you are interested in the insurance we offer, we will provide you with a Product Disclosure Statement, describing the main features of the policy. Reading it will help you to decide if the policy suits your needs, objectives and financial situation.

3. HOW ARE WE PAID?

Commission	<p>We receive a commission from the insurer when we arrange your insurance. The commission varies depending upon the product, but is in the range of 0% to 15% of the premium (excluding taxes and statutory charges). Our commission is included in the premium quoted to you.</p> <p>You can ask us for further details of the remuneration that we receive. If you are interested in this information, you must ask us for it within a reasonable timeframe after receiving this FSG. You must ask us before we provide any financial services to you, such as placing your insurance.</p>
Profit Share	<p>At the end of the financial year, we may receive a profit share commission from the insurer, depending on the performance and profitability of the portfolio we place with the insurer(s).</p>

4. WHO WE PAY

Referrers

We do not pay any referrers fees.

5. OUR PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our insurance services. This insurance meets the requirements of the Corporations Act and covers the services provided by us after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

6. WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to complain about our services, contact our Complaints Officer on (02) 9249 4850. We will acknowledge receipt of your complaint within 5 days, and attempt to resolve it within 15 days.

We are a member of Lloyd's Australia Limited Internal Dispute Resolution Scheme and the Financial Ombudsman Service an external dispute resolution scheme. If you are unsatisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them.

In the first instance you should contact Lloyd's. Their contact details are Lloyd's Australia Limited, Suite 2, Level 21 Angel Place, 123 Pitt Street, Sydney NSW 2000 or email ldaustralia@lloyds.com or phone Lloyd's on (02) 9223 0752. You can access this scheme for free and any decision they make is binding on us but not on you.

7. HOW WE PROTECT YOUR PRIVACY

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We only provide your information to the insurance companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit our website at www.sleaustralia.com.au.

8. HOW CAN YOU CONTACT US?

We can be contacted at:

SLE Worldwide Australia Pty Limited
ABN: 15 066 698 575
AFS Licence No: 237 268
Level 11, 56 Clarence Street Sydney 2000
Ph: (02) 9249 4850
Fax: (02) 9249 4840

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