



## INSURANCE INFORMATION & HOW TO MAKE A CLAIM

*This is only a summary of the main points of coverage.*

*Please refer to the policy document held by your club for the complete terms and conditions.*

### WHO CAN MAKE A CLAIM?

A Rugby League claim can be made by:

- Any person who is a Registered Player, Declared Official, Qualified Coach or Qualified Referee of a Club that is part of The Country Rugby League of NSW Inc., who has been injured whilst playing Rugby League, during organised training, or travelling to or from a Club match.

### WHAT BENEFITS AM I ENTITLED TO?

- Weekly Injury Benefit (Loss of Income)
- Non-Medicare Medical Expenses such as physiotherapy, chiropractic services, private hospital accommodation and theatre costs, pharmacy, ambulance and dentistry, etc. **(medical bills with a Medicare benefit are not covered).**
- Student Tutorial Benefit
- Capital Benefits for Permanent Injury
- Death Benefit
- Funeral Expenses
- Travel and accommodation expenses (for junior registered players only)
- If an insured person has Private Health Insurance a nil excess applies under Non-Medicare Medical Expenses
- **Full details of the cover are available from your Club or from the SLE Australia website.**

### Important information when making a claim

**1. This insurance applies to Non-Medicare medical expenses. If Medicare covers any part of your treatment you cannot claim that treatment under this policy.**

**2. All physio or similar medical treatment must first be referred by a doctor before you start treatment. Copies of your doctor's referrals must be submitted in support of your claim.**

**3. If you have private health insurance, you must first claim your treatment expenses with your private health insurer.**

**4. If you are unfit for work then you must consult a doctor and obtain a medical certificate at least once every month to support a claim for loss of income.**

**Email your completed claim form to  
claimsenquires@sleworldwide.com.au  
or post**

**SLE Worldwide Australia Pty Limited  
PO Box H308  
Australia Square NSW 1215**

### WHAT ENTITLEMENTS CAN I RECEIVE?

#### • INCOME

Reimbursement of 80% of Average Gross Income up to a maximum of \$300 per week **less a 28 day Deferral Period for Senior players and a 14 day Deferral Period for Juniors players.** The maximum benefit period is 52 weeks.

#### • MEDICAL

Payment of 80% of Non-Medicare Medical Expenses after any reimbursement from your health fund. These include private hospitalisation, theatre costs, pharmacy, ambulance, physiotherapy, chiropractic services and dentistry, etc.

A \$50 excess applies for physiotherapy and chiropractic or similar expenses for each claim. The maximum benefit is \$3,000 per injury with a maximum of \$5,000 per annum.

#### • PERMANENT INJURY

Benefits of up to \$50,000 for permanent injuries.

- The benefit for permanent paraplegia / permanent quadriplegia injuries is now \$330,000.

### POINTS TO REMEMBER

- Send in **original** documents only.
- Pay **all** accounts first, then claim.
- Complete **all** questions on the claim forms to the best of your ability.
- Provide wage details if you are claiming wage loss such as tax assessment notice or letter from your Accountant.
- Forward medical certificates at least monthly if you continue to be off work.
- Attend **all** appointments arranged by SLE Worldwide Australia Pty Limited.

Any questions or if you require claim forms, contact our claims department on 1800 002 676

Or visit our website: [www.sleworldwide.com.au](http://www.sleworldwide.com.au)

Click on the CRL logo to log in.