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2020 QRL Insurance Program – COVID-19 Update

The purpose of this update is to provide all Queensland Rugby League (QRL) affiliated local clubs and leagues, advice regarding the current state of Insurance in relating to the prevailing coronavirus (COVID-19) pandemic. This update follows the memo released by QRL on 17th March 2020 and looks to answer some of the questions raised to date.

With Rugby League's response to COVID-19, in terms of delaying training and games, being unprecedented and the situation still being fluid, until we have an understanding of the specifics of what the season looks like we cannot finalise any large insurance re-negotiations or any possible guarantee refund amount type statements.

Some questions are:

2020 GAMES CANCELLED

Should all games be cancelled for the entire 2020 season, clubs will still require some form of insurance as players have already trained and played trial games, since last year's insurance expiry (31st December, 2019). To date, we've received multiple claim lodgements throughout Queensland. Clubs risk having a large exposure to litigation should they request, or receive a full refund, as liability claims can be notified to the club in years to come.

If in May, the decision is made that no games will be played throughout 2020 then we will then be able to explore revised options available from the insurer and provide these to the QRL. Those options could be anything from discounted insurance, extension of current program expiry date, or credit on account towards next year's program.

Management Liability insurance is only provided on a 'claims-made' basis. Meaning that, if this policy is cancelled and a litigation claim is first presented to a club in 2020, regardless of when the 'incident' occurred, there is no insurance. Due to the reasons outlined above, some form of insurance is required to be kept in place and that we will negotiate once the format of 2020 is confirmed.

GAMES PROCEED, BUT IN A REDUCED FORMAT

Similar to the above, once we know what the possible formats look like, we will be in a better position to negotiate with the insurer. One possible outcome may be a discounted premium, or to remain on the current terms with a standard reduction applied next year (based on whether claims / injuries actually reduce because of less games being played). Please note: reducing the number of games played doesn't mean that injuries automatically reduce.

MONTHLY PAYMENT OPTION

Monument Premium Funding have advised that they will look to assist those that pay monthly on a case by case basis. Their current advice is that if there's a club that is unable to afford to make the monthly repayment, they will look to push back the next instalments until after 1st May, to allow next phase of 2020 season negotiations to take place.

CLUBS IGNORING CURRENT 'LOCK-DOWN'

Any activity that is conducted outside of the latest statement(s) released by the QRL will not be insured.

This applies to all persons involved within a club (i.e. committees, coaches, officials and players). The insurance program is set to back the decisions, rules and regulations set by the QRL and we advise to seek clarification from the QRL prior to agreeing to, allowing or running any club activity.

Gallagher and the Insurers, understand it's an extremely difficult time for everyone involved and are cognisant of the situation. We therefore ask for your patience and reaffirm our commitment to work through the current challenges, together. We are in regular contact with both the QRL and NRL on this subject. When we know more, or if anything changes, we will advise all leagues and clubs accordingly.

Yours sincerely,

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