



13th October 2025

COMMUNITY RUGBY LEAGUE MEMO

RE: Participant Pays Insurance Program 2026

TO: All, Clubs and Leagues

FOR: URGENT DISTRIBUTION

Please be advised that there has been a change to the insurance and admin levies payable by participants for the 2026 season.

To reflect increased insurance and administrative costs, the updated premiums are outlined in the table below. These premiums are a **compulsory payment due at the time of registration** and apply to all participants from U6 through to 19+.

QRL remain committed to managing this process efficiently, which helps to minimise administrative fees and ensures that insurance costs are kept as low as possible.

Insurance Cover

The following lines of insurance are covered under the premium:

- Personal Accident
- Public Liability
- Club Management Liability

Clubs will still be required to source their own insurance for building/contents etc.

Participant Confidence

With comprehensive insurance coverage in place, you can concentrate on your passion for rugby league without the burden of potential financial liabilities.

Registration Fees

Registration fees are set by Clubs:

- When setting these registration fees please consider that the participant is now paying in two separate components:
 1. Registration fee to club
 2. Insurance cost direct to QRL

Insurance Premium Products

These levies will be applied at the State level and **must** be paid at the time of registration. Clubs are not required to include the levies when setting up their own registration products

Top-Up

If you're 18 or older and would like more than the standard \$300 per week income protection, you have the option to apply for a **Loss of Income Top-Up**. This can increase your cover by up to \$750 per week and may also reduce your waiting period.

We encourage all players to consider their personal circumstances and whether additional cover, such as Private Health, Life, or Income Protection Insurance might be right for them. **Making sure you have the right protection in place is your responsibility**, and it can make a big difference when you need it most.

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Insurance Program Involvement

Participation in this program is mandatory for all Clubs; opting out is not permitted.

Come and Try

QRL require all participants to hold insurance from the start of their training. If a participant wishes to take part in a "Come and Try" session, they must complete a **Come and Try Form**. This form allows for a two-week trial period and includes an acknowledgement that personal **accident insurance will not be provided** during this time. If the Local League chooses to permit the trial, they must pay the applicable insurance premium on MySideline at the time of registration. They can then either recover this cost from the participant or absorb it themselves.

Player Transfers

If a participant transfers from one club to another after paying their insurance levy, the levy will transfer with the participant.

Premium Refunds

The insurance and admin levy is **non-refundable**, as the minimum retained levy helps cover the costs of providing insurance for the entire game.

Processing Claims

The claims process has not changed – [AJG Community Rugby League](#)

Premiums

Participant Age	2025 Insurance & Admin Levy	2026 Insurance & Admin Levy
U6 (league tag)	\$20	\$22
U7 (Tackle Ready)	\$20	\$22
U8	\$30	\$33
U9	\$30	\$33
U10	\$30	\$33
U11	\$30	\$33
U12	\$30	\$33
U13	\$45	\$49
U14	\$45	\$49
U15	\$45	\$49
U16	\$50	\$55
U17	\$50	\$55
U18	\$60	\$66
19+	\$150	\$150
League Tag (U8+)	\$30	\$33

Yours sincerely,

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