

National Rugby League

NRL Schools Competitions

Insurance Program Quick Guide – in QLD & NSW

HOWDEN

Dear Students, parents and guardians,

We are pleased to present this quick guide to the NRL Schools Competitions Insurance Program in Queensland and New South Wales.

The purpose of this Insurance Quick Guide is to provide an overview of some of the main covers of the personal accident insurance policy as well as instructions on how to make a claim. For full details of cover please contact Howden at nrl.aus@howdengroup.com or 1300 129 881.

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or payable including the balance of monies due or payable by you after deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the 'Medicare Gap' (refer to *National Health Act 1953 (Cth)*).

The insurance cover provided under this program is not 'comprehensive' and is intended to compliment other insurance cover you may have in place.

We encourage all participants to consider their own individual needs and circumstances in relation to Private Health, Life and Income Protection Insurance.

It is an individual's and/or parent or guardian's responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable Rugby League season.

All the best,

Howden Insurance



Scope of Cover

Insured Persons#

All junior players who participate in NRL sanctioned school competitions.

Age Limits

Over 5 years and under 19 years.

Covered Activities#

The Personal Accident Policy provides Australia wide cover for injury* to all Insured Persons whilst involved in the following activities or events sanctioned by the NRL:

- a) Whilst actively engaged in declared school rugby league competitions managed by the NRL; and
- b) Whilst undertaking Direct Travel to or from (a).

subject always to the policy terms, exclusions and conditions

* **INJURY** means bodily injury which:

- is sustained by an Insured Person during the Period of Insurance and while they are covered as an Insured Person under this Policy; and
- results from an Accident and
- occurs solely and directly and independently of any other cause, including any cause directly or indirectly attributable to illness, sickness, disease, pre-existing physical or congenital condition or Heatstroke, except illness or sickness directly resulting from Injury, or medical or surgical treatment rendered necessary by such Injury; and
- occurs whilst they are engaged in the activities specified in the Schedule under Scope of Cover.

General Activities Excluded:

- Training for these competitions
- A deliberate self inflicted injury
- Any criminal or intentional illegal act
- Any re-occurring injury of any kind
- Stress and/or anxiety related conditions

Benefits

Personal Accident Insurance*

Capital Benefits

Death and other Capital Benefits	\$200,000 (Death benefit of \$200,000 applicable to 18 year olds only)
Under 18 Death Benefit limited to	\$40,000

Loss of Incomes

Weekly Benefit	Not Insured
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Non Medicare Medical Expenses

Non Medicare Medical limit	\$1,500
Non Medicare Medical benefit	80%
Non Medicare Medical excess (without Private Health Insurance)	\$100
Non Medicare Medical excess (with Private Health Insurance)	Nil

Home Help

Home Help Weekly Benefit limit	\$300
Home Help Benefit %	80%
Home Help Benefit period	Up to 52 weeks
Home Help Excess	14 days

Home Tutorial

Home Tutorial weekly Benefit limit	\$300
Home Tutorial benefit %	80%
Home Tutorial Benefit period	Up to 52 weeks
Home Tutorial Excess	14 days

* This is not a determination of indemnity, as each claim will be assessed on its own facts and circumstances as against the policy.

Aggregate limit of liability \$1,000,000

How do I make a claim

To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

Step 1:

Obtain a claim form by contacting Howden at nrl.aus@howdengroup.com or 1300 129 881.

Step 2:

Arrange for the NRL to complete the Club's Declaration. This section must be completed on the claim form.

Step 3:

Arrange for your Doctor to complete the Medical Statement.

If possible, provide the completed Medical Statement with your claim form within 30 days. If unable to obtain prior, you can submit the claim form first and forward the Medical Statement as soon as it becomes available.

Step 4:

Return the completed claim form to SLE Worldwide with 30 days of the injury occurring.

Email: claimsenquiries@sleworldwide.com.au

Howden would be pleased to discuss the above in greater detail in due course. Should you require any Policy Documentation please contact Howden Insurance Brokers nrl.aus@howdengroup.com or 1300 129 881.





www.howdeninsurance.com.au

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