



21 May 2026

## COMMUNITY RUGBY LEAGUE MEMO

**RE: NRL School Insurance Program**  
**TO: All, Regions, Clubs and Leagues**  
**FOR: URGENT DISTRIBUTION**

This memo outlines the insurance coverage available to junior players aged 5 to under 19 who take part in school Rugby League competitions.

### Insurance

The QRL insurance and administration levy included in registration covers QRL-sanctioned activities such as season competitions, carnivals, trials, gala days, and other approved events. It **does not** cover school rugby league competitions.

This is a change to how the QRL previously sanctioned school activity and extended the insurance for QRL registered players that is no longer the case. The National Rugby League now provides insurance cover for all school Rugby League activity.

The NRL School insurance program is provided through Howden Insurance (see attached Quick Guide) and the QRL provide the following, so you are fully informed. This cover is not comprehensive and should be considered in addition to any existing insurance. Individuals, parents, and guardians are responsible for ensuring they have appropriate cover for their needs.

### Covered NRL Sanctioned activities

The Personal Accident Policy provides Australia-wide cover for injury\* to all insured persons while participating in the following **NRL-sanctioned** activities or events:

- Actively participating in declared school rugby league competitions managed by the NRL; and
- Travelling directly to or from the activities listed in (a).

# Subject to the policy terms, exclusions, and conditions.

### Benefits (limits apply)

- Capital Benefits
- Non-Medicare medical expenses
- Home Help
- Home Tutorial

## QUEENSLAND RUGBY FOOTBALL LEAGUE LIMITED

ABN 65 009 878 013

83 Castlemaine Street  
MILTON QLD 4064

Locked Bag 3000  
PADDINGTON QLD 4064

P: (07) 3367 6000  
F: (07) 3367 6085

E: [rugbyleague@qrl.com.au](mailto:rugbyleague@qrl.com.au)  
[www.qrl.com.au](http://www.qrl.com.au)



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## Claims

Claims must be made within 30 days of the injury occurring:

- Step 1 - Obtain a claim form by contacting Howden at [nrl.aus@howdengroup.com](mailto: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](mailto:claimsenquiries@sleworldwide.com.au)

For more information regarding the NRL School Insurance Program, please refer to the attached 'Quick Guide' or for full details of cover please contact Howden at [nrl.aus@howdengroup.com](mailto:nrl.aus@howdengroup.com) or 1300 129 881.

Yours sincerely,

Mr Adam Vanzanten

General Manager  
Community Rugby League

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