



New South Wales Rugby League- 2025 Club Insurance Charges

The 2025 insurance program for participants comprises –

1. Public & Products Liability insurance (including Professional Indemnity),
2. Personal Accident (participation) insurance, and
3. Management Liability (clubs and associations/directors and officers) insurance.
4. NSW Sporting Injuries Insurance.

A portal is established on the AJ Gallagher website <https://www.ajg.com/au/insurance/sports-insurance/community-rugby-league/>. All relevant information in regards to the insurance scheme will be able to be sourced from this site, including a Certificate of Currency generator, that allows clubs to create the required document to assist in their club management requirements.

The below information outlines the relevant information for clubs in respect of insurance charges.

Insurance Categories

- Seniors - Turning 19 years or older in 2025
- Youth - Turning 17 years or 18 years in 2025
- Juniors - Turned 4 years or turning 5 to 16 years in 2025
- League Tag Senior - Turning 19 years or older in 2025
- League Tag Junior – Turned 4 years or turning 5 to 18 years in 2025

Insurance Rates

The below table outlines 2025 insurance rates.

Player Registration	Excl NSW Sporting Injuries*	Incl NSW Sporting Injuries Insurance
Contact		
Juniors	\$ 16.50	\$ 20.00
Youth	\$ 25.00	\$ 28.50
Seniors	\$ 144.00	\$ 162.00
League Tag		
Senior	\$ 75.00	\$ 80.00
Junior	\$ 16.50	\$ 20.00

*Certain districts in metro Sydney have Sporting Injuries insurance paid separately by an NRL or Leagues Club.

Invoicing

Initial invoice will be based off 80% of prior year registration numbers. This is required to be paid in two instalments as per the table below.

Final invoice will be based off final registration numbers in MySideline. This invoice will be due on receipt.

Invoicing amounts, dates and due dates are listed in the table below:

Invoice	Invoice 1		Invoice 2
Instalment	Instalment 1	Instalment 2	Instalment 3
Amount	50% of invoice 1	50% of invoice 1	Remainder - Actuals
Invoice Date	1 February	1 February	31 July
Due Date	15 April	15 June	On receipt

Important Note:

Please make sure that all player information is accurate when registering players to the national database. This information forms the basis of final reconciliation of registered players and will be relied on for invoicing of final amounts due.

For further information please direct queries to accounts@nswrl.com.au.

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2024 COMMUNITY RUGBY LEAGUE CONFERENCE

GALLAGHERS INSURANCE



NSWRL SERVICE TEAM

YOUR SERVICE TEAM





COMMUNITY RUGBY LEAGUE - INSURANCE SUMMARY

Activities Covered	<p>The policy provides worldwide cover (excluding USA & Canada) for injury* to all Insured Persons whilst involved in the following activities or events, where sanctioned by NSW Rugby League Ltd.</p> <ul style="list-style-type: none">a. Whilst actively engaged in club, representative or heritage, state or national events, or a training session or competitive game;b. Whilst actively engaged in an activity which forms part of the Insured Person's official duties;c. Whilst actively engaged in any administrative, social or fund-raising activity or Voluntary Work;d. Whilst undertaking Direct Travel to or from (a), (b) or (c) above ; ande. Whilst staying away from home during a tour for the purposes of (a), (b) or (c) above;
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COMMUNITY RUGBY LEAGUE - INSURANCE PROGRAM SUMMARY – OVERVIEW

Benefits	Major Comps	Open Seniors	Juniors/Volunteers/Officials
Public Liability	\$50,000,000	\$50,000,000	\$50,000,000
Professional Liability	\$1,000,000	\$1,000,000	\$1,000,000
Management Liability	\$1,000,000	\$1,000,000	\$1,000,000
Paraplegia / Quadriplegia	\$1,000,000 (\$829,000 in NSW)	\$1,000,000 (\$829,000 in NSW)	\$1,000,000 (\$829,000 in NSW)
Death & All Other Permanent Disablement	\$200,000	\$200,000	\$200,000 (under 18 death cover limited to \$40,000)
Non-Medicare Medical Expenses	80% up to \$7,500	80% up to \$5,000	80% up to \$5,000
Weekly Benefit	85% up to \$500pw 28 day excess 52 weeks cover	85% up to \$300pw 28 day excess 52 weeks cover	85% up to \$500pw 14 day excess 52 weeks cover

Coverage applies to: All affiliated club / league / association entities including all registered players, coaches, volunteers, administrators, referees/officials. Whilst participating in all sanctioned club, school, representative activities Australia Wide including travelling to and from (games, training, official club functions, voluntary work, committee meetings, basic fundraising).



COMMUNITY RUGBY LEAGUE - INSURANCE SUMMARY

Category 1	All registered senior players in under 19 teams and above of all affiliated local leagues and clubs.
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Description	Benefit	Summary
Loss of Income	\$300 P/W Benefit 85% Benefit % 52 (weeks) Benefit Period 28 Days Excess period	Maximum paid per week is \$300, proof of wages will have to be provided, note – earning from playing nominated sport is not covered Excess Period is waiting period, this being 28 days from date of injury. Maximum period is 52 weeks
Non Medicare Medical Expenses	\$5,000 Benefit Limit (Maximum) 80% Benefit % \$100 Excess w/o Private Health Nil Excess with Private Health	Maximum any one claim is paid is \$5,000 Percentage is what is reimbursed any one invoice What can be claims under Non-Medicare Medical expenses, Private Hospital accommodation, theatre fees, physio, chiro, dental, ambulance, acupuncture, osteopath, massage



COMMUNITY RUGBY LEAGUE - INSURANCE SUMMARY- OFFICIALS

Category 2	All registered, coaches, trainers, managers, administrators, referees, officials, first aid personnel, selectors, ball boys, other officials or supervisors, medical officers, physiotherapists, ambulance officers, volunteer workers, directors, officers, employees, executive officers, office bearers and committees of all affiliated local leagues and clubs.
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Description	Benefit	Summary
Loss of Income	\$500 P/W Benefit 85% Benefit % 52 (weeks) Benefit Period 14 Days Excess period	Maximum paid per week is \$500, proof of wages will have to be provided, note – earning from playing nominated sport is not covered Excess Period is waiting period, this being 14 days from date of injury. Maximum period is 52 weeks
Non Medicare Medical Expenses	\$5,000 Benefit Limit (Maximum) 80% Benefit % \$100 Excess w/o Private Health Nil Excess with Private Health	Maximum any one claim is paid is \$5,000 Percentage is what is reimbursed any one invoice What can be claims under Non-Medicare Medical expenses, Private Hospital accommodation, theatre fees, physio, chiro, dental, ambulance, acupuncture, osteopath, massage



STATE COMPETITIONS - INSURANCE SUMMARY

Category 1	All registered players of NSW Canterbury Cup; Intrust Super Premiership; Ron Massey Cup; Sydney Shield; Jersey Flegg; NSWRL Women's Premiership including the Tarsha Gale tournament, Intrust Super Cup, Hastings Deering Colts, all resident (QLD v NSW) registered players and other representative (amateur) fixtures including but not limited to Andrew Johns/Laurie Daley Cup/s.
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Description	Benefit	Summary
Loss of Income	\$500 P/W Benefit 85% Benefit % 52 (weeks) Benefit Period 28 Days Excess period	Maximum paid per week is \$500, proof of wages will have to be provided, note – earning from playing nominated sport is not covered Excess Period is waiting period, this being 28 days from date of injury. Maximum period is 52 weeks
Non Medicare Medical Expenses	\$7,500 Benefit Limit (Maximum) 80% Benefit % \$100 Excess w/o Private Health Nil Excess with Private Health	Maximum any one claim is paid is \$7,500 Percentage is what is reimbursed any one invoice What can be claims under Non-Medicare Medical expenses, Private Hospital accommodation, theatre fees, physio, chiro, dental, ambulance, acupuncture, osteopath, massage



COMMUNITY RUGBY LEAGUE - INSURANCE SUMMARY – TOP UP COVER

- Senior Loss of Income Options – Presented are 2024 | 2025 to follow shortly.

Team Loss of Income Top Up	28 Day Excess Premiums	14 Day Excess Premiums
- Additional \$250 per week	\$3,420	\$4,060
- Additional \$300 per week	\$4,060	\$4,820
- Additional \$400 per week	\$5,320	\$6,320
- Additional \$500 per week	\$6,570	\$7,840
- Additional \$700 per week	\$9,710	\$11,600
- Reduce excess from 28 to 14 days		\$950
Individual Player	28 Day Excess Premiums	14 Day Excess Premiums
- Additional \$250 per week	\$600	\$730
- Additional \$500 per week	\$1,050	\$1,260
- Additional \$750 per week	\$1,650	\$1,990



COMMUNITY RUGBY LEAGUE - INSURANCE SUMMARY- CLAIM EXAMPLE

No Private Health (Insurance Reimbursement Example)					
Expense	Fee	Medicare Rebate	Private Health Rebate	Insurance Reimbursement	Total out of Pocket
General Practitioner	\$70	\$23.95	N/A	N/A Due to Health Act	\$46.05
Surgeon	\$3,950	\$2,962.50	N/A	N/A Due to Health Act	\$987.50
Post-Surgery Consultation	\$250	\$72.27	N/A	N/A Due to Health Act	\$177.73
Anaesthetist	\$850	\$165.90	N/A	N/A Due to Health Act	\$684.10
MRI Scan	\$295	\$0	N/A	\$236.00	\$59.00
Hospital Theatre Fee	\$5,871	\$0	N/A	\$4,696.80 (80%)	\$1,174.20
Physio	\$535 (7 visits)	\$0	N/A	\$67.20 (policy limit reached)	\$467.80
Excess				\$50	\$50
Total:	\$11,821.00	\$3,224.62	N/A	\$5,000.00	\$3,646.38

With Private Health (Insurance Reimbursement Example)					
Expense	Fee	Medicare Rebate	Private Health Rebate	Insurance Reimbursement	Total out of Pocket
General Practitioner	\$70.00	\$23.95	N/A	N/A Due to Health Act	\$46.05
Surgeon	\$3,950.00	\$2,962.50	\$987.50	N/A Due to Health Act	\$0
Post-Surgery Consultation	\$250.00	\$72.27	N/A	N/A Due to Health Act	\$177.73
Anaesthetist	\$850.00	\$165.90	\$377.25	N/A Due to Health Act	\$306.85
MRI Scan	\$295.00	\$0	\$0	\$236.00	\$59.00
Hospital Theatre Fee	\$5,871.00	\$0	\$5,821.00	\$40 (80%)	\$10.00
Physio	\$535 (7 visits)	\$0	\$250.00	\$228	\$57.00
Excess				\$0	\$0
Total:	\$11,821.00	\$3,224.62	\$7,435.75	\$504.00	\$656.63

- Expenses must be incurred within 12 months of injury



COMMUNITY RUGBY LEAGUE - INSURANCE SUMMARY

Frequently Asked Questions –

Question	Response
Once I have submitted my claim does that mean I cannot make any further adjustments to my claim	No – you can add further invoices/receipts to your claim as you go
If I submit my claim form does that mean its settled	<p>You claim is settled when on of the following occurs (whichever comes first)</p> <ul style="list-style-type: none">- The maximum amount payable under the policy has been exceeded- Your treatment is complete- You exceed the 12 month policy period- You are able to return to training or playing sports
Do I need to provide a Medical Certificate for the days I am unable to work	Yes, you will need to provide proof of day off work
If I am eligible to claim Loss of Income when will it be paid	This payment is made monthly in arrears.
If my field is flooded can myself and team train at another location	Yes – as long at it is a sanction training sessions and conducted by a registered trainer



NOT COVERED

- All Non Sanctioned Events including all other sports that the clubs organise or participate in
- End of Season Trips for social purposes unless sanctioned by the NSWRL
- Large scale fundraising events (rodeo's / concerts)
- Jumping Castles / Amusement Rides
(obtain proof of insurance from operator)
- Licenced Club Activities (when no sanctioned event on)
- Hiring out club to third parties
(21st / 30th Birthday Parties)



COVERAGES TO CONSIDER

Legal Liability

- For Licenced Club & Hiring out to Third Party Liability Facility this is not covered under the National Program though should you be affiliated to NSWRL we have a program adjacent with starting at \$1,050 total premium per year

Property Cover


- Rugby League Property Program starting at \$550 total premium per year, coverage extends to cover the following:

\$100,000 Flood Damage Cover	\$10,000 Shade Sail Cover
\$25,000 Theft Cover	\$10,000 Malicious Damage to Playing Surface Cover
\$100,000 Money Cover	Breakdown cover up total assets sums insured





RUGBY LEAGUE INSURANCE - ONLINE -

ajg.com/au/insurance/sports-insurance/community-rugby-league/

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Proudly providing insurance solutions to Community Rugby League



RUGBY LEAGUE INSURANCE – ONLINE – CERTIFICATE OF CURRENCY –

ajg.com/au/insurance/sports-insurance/community-rugby-league/

Certificate of Currency

Please enter the affiliate name or select from the list below:

Insured (search):

Aberdeen JRL

Aberdeen RL

Aberglasslyn RL

Abermain RL

Across the Waves JRLFC

Interested Party (Council): ☐ Yes ☒ No

Requested By:

Email:

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RUGBY LEAGUE INSURANCE - ONLINE CLAIM FROM



Member Injury Details



Claim Form

🏠 Your Club Details

🏠 Your Club Details

👤 Your Details

Personal Details

Other Details

🦿 Details of Your Injury

Regional Body*

Select Regional Body



Competition Name

Team Name

Club Name*

Club Name



Grade*

--None--





RUGBY LEAGUE INSURANCE – LEAGUE APP – ENHANCED MEMBER DELIVERY

- Instant access to insurance cover summaries
- Event and club risk management checklist
- Essential injury management guides
- Submit player injury and club incident notifications



Our online claims portal serves as more than just a portal - it is an integral part of the entire process.



Thank You!

We're here to help your
club achieve your goals!

Email: sport@ajg.com.au