

Queensland Rugby League

2018 INSURANCE PROGRAM

HANDBOOK

2018 WHOLE OF GAME INSURANCE PROGRAM



Queensland Rugby League

2018 Insurance Program Handbook



Insurance | Risk Management | Consulting

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Attention: Committee Members

QRL Affiliated Clubs and Local Leagues

Dear Committee Members,

Re: 2018 Whole of Game Insurance Program

Gallagher is proud to be the appointed insurance broker to the National Rugby League Limited (NRL) including its controlled entities, State Bodies and Affiliated Leagues. It's with great pleasure that we enclose details of the Queensland Rugby Football League Limited Insurance Program for the 2018 season.

It's compulsory that each Affiliated Club and Local League (where applicable) effects the minimum level of insurance cover for its teams by the date shown herein. After consulting a number of Rugby League community members, the QRL Board of Directors have instructed to include a automatic loss of income weekly benefit limit of \$300 per week for all senior teams (those participating in U19 or above competitions). Should teams, or individual players require a higher limit, top up options are available.

Details of the program are outlined in this handbook. The benefits provided by the program are not comprehensive and we would encourage all participants to take out Private Health, Life and Income Protection Insurance according to their own individual circumstances.

After being informed of the level of cover taken out by a Club or Local League, it is your responsibility to ensure that you have adequate insurance cover for your needs. Each Club and Local League Executive must advise all players, officials and volunteers associated with its teams of the level of insurance cover and any additional cover taken out. To assist, we have produced a 'Quick Guide to the 2018 QRL Insurance Program' that must be distributed to all participants by Clubs and Local Leagues (where applicable).

Your 2017 cover will expire at 4pm on 31 December 2017. Gallagher will arrange for the minimum 2018 cover to take effect from 4pm 31 December 2017 for all Affiliated QRL Clubs and Local Leagues.

It is a requirement for all clubs to complete the 'Insurance Program Declaration' and return this directly to Gallagher, by **28 February 2018** along with your premium payment/loan agreement.

As a major QRL sponsor, insurance products purchased through us will financially benefit your Rugby League division.

To maximise our service to all Affiliated QRL Clubs and Local Leagues, we have a specialised sports team with a dedicated Team Leader, an Account Executive, an Assistant Account Executive, a Claims Manager and two Claims Officers.

Should you have any queries or require further clarification, please contact us. I trust our service will be of benefit to you and throughout the year.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Terry Berryman'.

Terry Berryman

Team Leader
Gallagher Sport

Endorsed by

A handwritten signature in black ink, appearing to read 'Rob Moore'.

Rob Moore

Managing Director
QLD Rugby League



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General information

Your 2017 cover will expire at 4pm 31 December 2017. Gallagher arranges cover for QRL and will arrange for the minimum 2018 cover to take effect from 4pm on 31 December 2017 for all affiliated QRL Clubs/Local Leagues. This is a summary only. For full policy wordings, contact your broker.

Important dates and information

4pm 31 December 2017 to 4pm 28 February 2018

Training and participating in trial or non-fixtured games that are sanctioned by QRL, cover is provided to those players/coaches who:

- Were registered with a QRL Affiliated Club / Local League for the 2017 season; or
- Are registered with a QRL Affiliated Club / Local League for the 2018 season; or
- Have been listed on a trial and train register with a QRL Affiliated Club / Local League for the 2018 season.

After 4pm 28 February 2018

No cover whatsoever unless players/coaches:

- Are registered with a QRL Affiliated Club / Local League for the 2018 season; and
- The Club / Local League has submitted its completed "Insurance Program Declaration" together with its payment / loan agreement to its Division Manager.

4pm 15 June 2018

If any teams have withdrawn or have not been fielded:

- You will only be entitled to a refund if your team does not field a QRL fixture match.
- Please advise in writing to this office prior to 15 June 2018 if any teams have withdrawn to ensure your entitlement to an insurance premium refund. No further applications for a refund of premium will be considered beyond this date.
- All refunds will be processed by 30 June for payment in July 2018.

4pm 1 October 2018 to 4pm 31 December 2018

Participating in fixture games that are sanctioned by QRL, cover is provided to those Players / Coaches who:

- Were registered with a QRL Affiliated Club/Local League for the 2018 season.

Training and participating in trial or non-fixtured games that are sanctioned by QRL, cover is provided to those players/coaches who:

- Were registered with a QRL Affiliated Club/Local League for the 2018 season; or
- Are registered with a QRL Affiliated Club/Local League for the 2018 season; or
- Have been listed on a trial and train register with a QRL Affiliated Club / Local League for the 2018 season.

Important information

Please note: A person who has reached the age of forty years or is reaching that age during a football season, and wants to participate in a game of rugby league under these rules, must lodge (with his Player's Agreement) each year a certificate or report issued by a registered sports physician or medical specialist in Queensland that states the person does not have any apparent impediment, declared or otherwise, that would preclude his participation in a body contact sport.

Please also note that the Public Liability and Player Accident insurance covers under the QRL Insurance Program, which covers your club for all Rugby League activities, don't extend to include one off Rugby League carnivals or other ancillary sports such as touch football competitions. Gallagher has developed a policy specifically for such events that will protect your club for any incidents relating to these activities.

Should you wish for us to provide your club with an insurance quote for this activity, simply complete a Sports Insurance Quote Request Proposal and return it to this office.

Please note major policy exclusions in the QRL Handbook.

2018 Premium schedule

Compulsory covers

Team	Per team premium	
	Stamp duty exempt (conditions apply)	Not stamp duty exempt
Under 6	\$ 58	\$ 60
Under 7	\$98	\$100
Under 8	\$98	\$100
Under 9	\$178	\$190
Under 10	\$178	\$190
Under 11	\$254	\$270
Under 12	\$254	\$270
Under 13	\$437	\$450
Under 14	\$437	\$450
Under 15	\$635	\$650
Under 16	\$736	\$760
Under 17	\$824	\$850
Under 18	\$1,078	\$1,100
Under 19	\$2,372	\$2,410
Open Seniors	\$3,624	\$3,660
Intrust Super Cup	\$3,932	\$3,980

Club Management Liability Insurance		
	Stamp duty exempt (conditions apply)	Not stamp duty exempt
- Leagues	\$510	\$550
- Clubs	\$350	\$370

Loss of Income Weekly Benefit Top Up Options

Individual Team	
- Additional \$250 per week	\$3,990
- Additional \$300 per week	\$4,990
- Additional \$400 per week	\$6,340
- Additional \$500 per week	\$7,050
- Additional \$750 per week	\$9,980

Individual Player	
- Additional \$250 per week	\$500
- Additional \$500 per week	\$900

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2018 QRL insurance program

The insurance program comprises the following insurance policies:

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• Group Sport Personal Accident Insurance	8
• Group Sport Liability Insurance (Including Professional Liability)	14
• Club Management Liability Insurance (Directors and Officers Liability Insurance)	17
• Property Insurance Program – optional.	18

The above mentioned policies are briefly summarised on the following pages. For full terms and conditions please refer to the Policy Documents and Product Disclosure Statements (where applicable).

To obtain a copy of these documents:

Visit www.ajg.com.au/qrl or call us on 1800 SPORT 0 (1800 776 780)



Group Sport Personal Accident Insurance

Period of insurance

31 December 2017 at 4pm Local Standard Time to
31 December 2018 at 4pm Local Standard Time.

Insured persons

Category 1

All Registered Senior Players of Clubs or Local Leagues affiliated with the Queensland Rugby League and its Divisions. Note: Senior is defined as those players participating in Under 19 or above teams/competitions at the time of injury, including Trialists.

Category 2

All Registered Coaches, Registered Voluntary Referees, Officials, Administrators, Voluntary Workers and Registered Junior Players of Clubs or Local Leagues affiliated with the Queensland Rugby League and its Divisions, including Junior Trialists.

Age limits

Over five years and up to 100 years.

Scope of cover

The policy provides worldwide cover (excluding USA and Canada) for injury* to all Insured Persons whilst involved in the following activities or events, where sanctioned by any affiliated ARLC body:

- Playing in official club, school, representative games (excluding Kangaroos) and NRL club development squad activities, but only where no other covers are in place;
- Participation in official organised training or practice sessions, or official functions;
- Travelling to or from club, school, representative games (excluding kangaroos), NRL club development squad activities, training, meetings or official functions (limited to 20% of the applicable Capital Benefit);
- Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating;
- Engaged in authorised voluntary work/committee meetings; and
- Playing in trial games of the player's own Club and/or any game in which the player is participating in an attempt to be graded for an NRL Club.

Note: end of season social trips are not covered under this program. To obtain cover, these activities must be referred to the insurer (via your insurance broker) for approval. An additional premium may apply.

* 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;
- Results from an Accident and is caused by sudden, violent, external and visible means; and
- Occurs solely, directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital conditions or heatstroke, except illness or sickness directly resulting from, or medical or surgical treatment rendered necessary by such Injury; and
- Occurs whilst engaged in the above listed sanctioned activities.

Policy benefits

Capital benefits (Category 1 and 2)

Under this section, the cover provides \$200,000 for injuries that result in death. All other permanent disabilities are calculated using a percentage of the death benefit depending on the severity of the injury. For full details of these percentages, please refer to the Events Schedule contained in the policy wording.

Note:

- Event 1 Death is limited to \$10,000 for Insured Persons whose age is less than 18
- Capital benefit limit increases to \$750,000 for total permanent Paraplegia and Quadriplegia claims
- Death and Capital benefits limited to \$10,000 for ages 70 to 100 years.

Loss of Income (Category 1)

**Note: Top up options are available.
See page 10 for details.**

Under this section the cover pays 80% of the Insured Person's actual weekly income, up to a maximum of \$300 per week, and subject to a 28 day deferral period. Please note that income earned from participating in the sport of Rugby League is not covered. The benefit will be paid for the period of the Total Disablement as certified by a registered medical practitioner or 52 weeks, whichever is the lesser.

Home Help Expenses (Category 1)

Under this section, the cover reimburses 100% of the actual costs incurred for Home Help from a recognised and licensed Domestic Help Agency, up to a maximum of \$300 per week and subject to a 28 day deferral period. The benefit will be paid for the period of the Total Disablement as certified by a registered medical practitioner or 52 weeks, whichever is the lesser.

Full Time Student Assistance Benefit (Category 1)

Under this section the cover reimburses 100% of the cost of Home Tutorial by a qualified tutor, up to a maximum of \$300 per week and subject to a 28 day deferral period. The benefit will be paid for the period of the Total Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Loss of Income (Category 2)

Under this section the cover pays 85% of the Insured Person's actual weekly income, up to a maximum of \$500 per week, and subject to a 14 day deferral period. Please note that income earned from participating in the sport of Rugby League is not covered. The benefit will be paid for the period of the Total Disablement as certified by a registered medical practitioner or 52 weeks, whichever is the lesser.

Home Help Expenses (Category 2)

Under this section, the cover reimburses 100% of the actual costs incurred for Home Help from a recognised and licensed Domestic Help Agency, up to a maximum of \$500 per week and subject to a 14 day deferral period. The benefit will be paid for the period of the Total Disablement as certified by a registered medical practitioner or 52 weeks, whichever is the lesser.

Full Time Student Assistance Benefit (Category 2)

Under this section the cover reimburses 100% of the cost of Home Tutorial by a qualified tutor, up to a maximum of \$500 per week and subject to a 14 day deferral period. The benefit will be paid for the period of the Total Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Non-Medicare Medical Expenses (Category 1 and 2)

Under this section the cover reimburses 80% of medical treatment up to a maximum of \$5,000 (increased to \$7,500 for Intrust Super Cup). All treatment must be certified by a registered medical practitioner and not subject to any Medicare rebate. All claims are subject to a \$50 excess for those claimants who don't have Private Health Insurance and

a nil excess applies for those claimants who have Private Health Insurance. Any expenses must be incurred within 12 months of the Insured Person sustaining the injury.

Note: General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after deduction of any Medicare benefit or rebate from the actual expenses incurred. This is commonly referred to as the "Medicare Gap" (refer section 67 of the National Health Act 1973 as amended).

Note: Where covered expenses cannot be provided during the policy's usual twelve (12) calendar month benefit period and the delay with treatment is recommended by the Insured Person's treating medical practitioner, specialist or dental surgeon and is entirely due to the original injury, then these expenses will be paid provided the original injury / claim was lodged within that policy period and a medical statement is provided which confirms the date the treatment / procedure can be undertaken. During this period the Insured Person must follow medical advice from his or her legally qualified medical practitioner or a qualified dental surgeon. These expenses will be paid up to the maximum benefit payable under the policy and only whilst the policy remains in force.

Parents Inconvenience Allowance (Category 2 ONLY)

Under this section, the cover reimburses \$15 per day in-patient benefit to a full time student up to age 20 for continuous confinement in hospital because of an injury. The benefit is limited to \$1,500 and there is no cover for the first 24 hours.

Ancillary Non-Medical Expenses (Category 1 and 2)

The cover under this section provides 80% reimbursement for Ancillary Non-Medical Expenses (expenses related to medical treatment if certified as necessary. I.e. expenses include items such as travel to receive treatment, but does not include wages lost by any person). The maximum payable under this benefit is \$1,000.

Note: Accommodation expenses are capped at \$150 per night, and you must live more than 100km's from place of treatment.

Funeral Benefit (Category 1 and 2)

Covering Funeral Expenses incurred up to a limit of \$5,000.

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Loss of Income Top Up Cover - Teams

Individual teams are able to top-up their senior players current automatic loss of income weekly benefit of \$300 per week. The options below are provided in addition to the current cover. Simply contact us directly on 1800 SPORT 0 (1800 776 780) should you wish to top-up.

Loss of Income - Top Up Coverage

Under this section the cover pays 80% of the Insured Person's actual weekly income, up to a selected maximum benefit per week, subject to a 28 day deferral period. Please note that income earned from participating in the sport of Rugby League is not covered. The benefit will be paid for the period of the Total Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Benefit options	Premium
Additional \$250 per week	\$3,990
Additional \$300 per week	\$4,990
Additional \$400 per week	\$6,340
Additional \$500 per week	\$7,050
Additional \$750 per week	\$9,980

To take out this cover a club must contact our office to advise the level of cover they require. A tax invoice will then be forwarded to the club for payment. Cover will not be in place until such time as written confirmation is provided to you by Gallagher.

Loss of Income Top Up Cover - Individual Players

Individual players are able to top-up their current automatic loss of income weekly benefit of \$300 per week. The options below are provided in addition to the current cover. Simply contact us directly on 1800 SPORT 0 (1800 776 780) should you wish to top-up.

Loss of Income - Top Up Coverage

Under this section the cover pays 80% of the insured person's actual weekly income, up to a selected maximum per week, in excess of the current \$300 per week benefit automatically provided, subject to a 28 day deferral period. Please note that income earned from participating in the sport of Rugby League is not covered. The benefit will be paid for the period of the Total Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

•

Benefit options	Premium
Additional \$250 per week	\$500
Additional \$500 per week	\$900

Note: The maximum weekly benefit provided under this program is \$1,000. For those requiring cover over \$1,000 per week please contact our office for a tailored insurance quotation.

Note: Cover for this optional benefit will not commence until such time as payment is received by Gallagher and accepted by the insurer. Written confirmation will be provided when cover commences.

Geographical limits

Worldwide excluding USA and Canada.

Insurer

100% underwritten for certain underwriters at Lloyd's of London by their agent SLE Worldwide Australia Pty Limited.



Gallagher



Group Sport Liability Insurance Period of insurance

31 December 2017 at 4pm Local Standard Time to
31 December 2018 at 4pm Local Standard Time.

Who is insured

Queensland Rugby Football League Limited, its Divisions, affiliated Local Leagues and Clubs including all Registered Players, Coaches, Trainers, Referees, Officials, Directors, Officers, Committee Members, Employees, Work Experience Students and Voluntary Workers.

What's covered

The policy will pay for sums that an Insured (refer above) becomes legally liable to pay for compensation in respect of personal injury, property damage and or advertising liability. This includes, but is not limited to:

Participation risk

The insured (as defined above) is covered in respect of a claim for personal injury or property damage brought by or in respect of a participant competing and/or practicing in a covered activity. Other than in the Intrust Super Cup competition, which is included and limited to \$5,000,000, this clause does not apply to claims or actions brought by one participant against another participant for personal injury or property damage occurring whilst competing and/or practicing in a covered activity (Rugby League).

Tenants Liability

If as a result of the hiring or leasing premises the club incurs a liability.

Products Liability

This relates to products that the club sells (i.e. canteen items such as food and beverages).

Property in Care, Custody or Control

If you have goods or property entrusted to you and you are held liable for damage to the goods, this extension will cover you to the value of \$1,000,000.

Professional Liability

Covering breach of professional duty by qualified Coaches, Referees, Trainers and Officials.

Molestation Liability Extension

This Policy does not cover liability in respect of Personal Injury arising out of or caused by or in connection with the molesting, interfering or assault of any person by:

- the Insured,
- any of the Insured's employees,
- any person acting on behalf of the Insured,
- any person for whom the Insured may be held legally liable.

The Insurer shall have no obligation to defend any action, suit or proceeding against the Insured either directly or vicariously seeking damages for such Personal Injury.

Notwithstanding the above, the Insurer will extend this policy to indemnify the Insured as defined under Policy definitions 10 (i), (ii) & (iii) in respect of their vicarious legal liability arising out of or caused by or in connection with the molesting, interfering or assault of any person but only in respect of Claims made during the Period of Insurance and where such molesting, interfering or assault occurs after the retroactive date of this Endorsement.

Participant to Participant Liability

(Cover is only afforded in respect to the Intrust Super Cup Competition)

The insured is indemnified in respect of a claim for personal injury or property damage brought by or in respect of a participant competing and/or practising in a covered activity. This clause also applies to claims or actions brought by one participant against another participant for personal injury or property damage occurring whilst competing and/or practising in a covered activity.

For the purpose of this clause "covered activity" means the sport referred to in the schedule and/or an activity in the nature of the Business. Provided further that nothing contained in this special clause shall be deemed to increase the limit of Insurer's liability (as set forth herein).

Advertising Liability

This relates to such incidents of:

- Libel, slander or defamation (not made with prior knowledge of the falsity thereof);
- Infringement of patent, copyright, design, title or slogan;
- Piracy or unfair competition or idea misappropriation under an implied contract;
- any invasion of right of privacy;
- Infringement of trademark, service mark or trade name in a title or slogan but only where used on or in connection with goods or services sold, offered for sale or advertised;

where occurring unknowingly and unintentionally committed or alleged to have been committed during the period of insurance in any advertisement, publicity articles, broadcast or telecast and arising out of the Insureds advertising activities.

Property Owners' Liability

Covering your liability as an owner of the premises, in respect to sanctioned QRL activities.

Erection and alteration to buildings

Providing liability coverage for claims incurred by you as a result of the erection, demolition of and / or alteration or addition to buildings or structures as long as such work does not exceed \$20,000.

Does the policy extend to all club activities?

The policy is intended to cover the "normal" activities of a Rugby League Football Club. This includes administration, development, promotion, organisation and any Rugby League coaching courses and/or clinics conducted.

The policy will provide automatic cover for basic fundraising activities such as raffles and BBQ's after games and training. All other fundraising and social activities must be referred to the Insurer via Gallagher for approval. Depending on the event and/or activity, you may be required to take out additional cover. The cost of any additional cover (if any) will be determined on a case by case basis depending on the activities / events involved.

What are the cover limits

The limits of indemnity are:

Cover	Policy limits
Public Liability	\$50,000,000 any one occurrence Excess – \$500 each and every property damage occurrence Excesses applying are the responsibility of the defending party and will not be paid by the QRL.
Products Liability	\$50,000,000 any one period of insurance Excess – \$500 each and every property damage occurrence Excesses applying are the responsibility of the defending party and will not be paid by the QRL.
Professional Liability	\$10,000,000 any one period of insurance \$500 each and every claim Excesses applying are the responsibility of the defending party and will not be paid by the QRL.
Molestation Liability	\$1,000,000 any one period of insurance \$500 each and every claim Excesses applying are the responsibility of the defending party and will not be paid by the QRL.
Participant to Participant Liability	\$5,000,000 any one occurrence \$10,000 each and every claim Excesses applying are the responsibility of the defending party and will not be paid by the QRL. Note: This extension only applies to the Intrust Super Cup competition.

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Geographical limits

Worldwide excluding USA and Canada.

Professional Liability Retroactive Date

1 January 1998

Important Note:

The Professional Liability Section of the policy is written on a Claims Made Basis. This means that cover is provided for claims that are first made against an Insured and immediately notified to the Insurer in writing during the period of insurance. Delay in notifying the Insurer or failure to provide all relevant facts could result in the claim being denied.

Major policy exclusions

- Liability assumed under any contract or agreement (i.e. indemnifying property owners in lease agreements)
- Non Sanctioned Rugby League Carnivals and activities
- Ancillary Sports such as Touch Football / League Tag Competitions
- Property damage to property owned, rented or occupied
- Pollution
- Aircraft/Watercraft
- Asbestos
- HIV/AIDS
- Molestation/Sexual Abuse
- Explosives/Pyrotechnics
- Any legislated liability insurance (i.e. Workers' Compensation and CTP).

Insurer

Primary Liability \$5,000,000

85% underwritten for certain underwriters at Lloyd's of London by their agent SLE Worldwide Australia Pty Limited. 15% underwritten for Chubb Insurance Australia Limited by their agent SLE Worldwide Australia Pty Limited.

Excess Liability \$15,000,000 xs \$5,000,000

100% underwritten for Chubb Insurance Australia Limited by their agent SLE Worldwide Australia Pty Limited.

Excess Liability \$30,000,000 xs \$20,000,000

100% underwritten for Chubb Insurance Australia Limited by their agent SLE Worldwide Australia Pty Limited.

Club Management Liability Insurance (compulsory)

Period of insurance

31 December 2017 at 4pm Local Standard Time to 31 December 2018 at 4pm Local Standard Time.

Who is insured

This policy provides cover to participating QRL Affiliated Clubs and Local Leagues.

Coverage sections

The policy consists of the following coverage sections

- Directors and Officers Liability
- Corporate Liability
- Employment Practices Liability
- Internet Liability
- Statutory Liability
- Fidelity / Employee Theft

Sums insured

	Sum Insured	Excess
Directors and Officers Liability	\$1,000,000	\$Nil
Company Reimbursement	\$1,000,000	\$2,500
Corporate Liability	\$1,000,000	\$2,500
Employment Practices Liability	\$1,000,000	\$7,500
Internet Liability	\$1,000,000	\$Nil
Statutory Liability	\$500,000	\$2,500
Fidelity / Employee Theft	\$500,000	\$10,000

Major exclusions under this policy

- Absolute Bodily Injury/Property Damage with an Employment Practices Liability carve back
- Failure to Maintain Insurance endorsement
- Insolvency exclusion
- Segregation of duties exclusion
- Losses sustained prior to the inception date of the policy.

Insurer

Chubb Insurance Company of Australia Ltd – 100%.

Property Insurance Program (optional)

Period of insurance

12 month policy commencing on 28 February 2018 (note: pro rata premium charged for short term covers).

Who is insured

This policy provides cover to participating QRL Affiliated Clubs and Local Leagues.

What's covered

Material Loss or Damage

- a) Property
 - Buildings
 - Contents
 - Stock
 - Lighting and towers
 - Mobile Machinery (tractors, ride on mowers etc.)
 - Other
- b) Business Interruption
 - Gross Profit
 - Payroll

Machinery Breakdown

- Pumps, motors and compressors (i.e. fridges, freezers, air compressor and air conditioners etc.)
- Deterioration of stock

Electronic Equipment Breakdown

- Computers, hardware and software
- Data restoration
- Increased cost of working

Limits of cover

Section 1 – Material Loss or Damage:

Policy includes full cover to the selected property sums insured for perils including, but not limited to: Fire, Water Damage, Impact, Storm damage, Flood, Cyclone, Burglary and Malicious damage.

The following sub limits are automatically included:

• Accidental Damage	\$100,000
• Burglary/Theft of Property (other than money)	\$35,000
• Theft of Property in Open Air	\$10,000
• Employees/Directors Personal Property	
- Any one person	\$5,000
- In the aggregate	\$20,000
• Extra Cost of Reinstatement	\$250,000
• Glass Replacement	Value
• Expediting Expenses	\$100,000
• Customers Goods	\$50,000
• Clearing Blocked Drains, Pipes, Filters & Pumps	\$20,000
• Customs & Excise Duties	\$50,000
• Money	
- Transit	\$100,000
- Residence	\$30,000
- Premises (Bus Hrs)	\$30,000
- Premises (O/S Bus Hrs)	\$5,000
- In safe	\$30,000
• Landscaping and Gardens	\$50,000
• Removal of Debris	\$500,000
• General Property (Australia Wide)	\$10,000
• Rewriting of Records	\$50,000
• All Outdoor Shade Cloth	\$10,000
• Malicious Damage of Playing Surfaces	\$10,000
• Flood Cover	\$100,000
• Liability to make inquiries	\$50,000
• Exploratory Costs	\$50,000

Section 2 – Business Interruption

• Claims Preparation Costs	\$100,000
• Additional Increased Cost of Working	\$100,000
• Accounts Receivable	\$100,000
• Unspecified Customers and Suppliers – 10% of Gross Profit or \$100,000, whichever is lesser.	

Note: Should you require higher limits please contact our office for a tailored policy.

Section 3 – Equipment Breakdown

• Limit any one loss	\$40,000
• Deterioration of stock	\$2,500
• Data restoration	\$2,500
• Increased cost of working	\$2,500

Excesses

As per schedule provided.

To obtain a property quotation

Complete the 'Club Details' section of your QRL Insurance Program Declaration, contact us on **1800 SPORT 0** (1800 776 780) or visit www.ajg.com.au/qrl.

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How to make a claim

Personal Accident Insurance

To lodge a claim, the injured person must complete a claim form. Claim forms can be obtained by:

- Downloading by visiting www.ajg.com.au/qrl
- Requesting a claim form be posted to you by calling 1800 SPORT 0 (1800 776 780)

Note: To report major incidents (i.e. Death and Permanent Disability or likelihood thereof) after hours please phone Terry Berryman on 0438 596 939.

Liability Insurance Including Club Management Liability

It is essential that you notify us immediately on 1800 SPORT 0 (1800 776 780) of any claim or potential claim.

Property Insurance

To lodge a claim you must complete a property claim form. Claim forms can be obtained by:

- Downloading a claim form by visiting www.ajg.com.au/qrl
- Requesting a claim form be posted to you by calling 1800 SPORT 0 (1800 776 780)

Note: To report major incidents (i.e. Large Fire, Impact or Storm) after hours please phone Oliver Dunkerley on 0466 022 103.



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Contacts

Branch	Brisbane Sport and Fitness team 25 Main Street, BEENLEIGH QLD 4207 Postal Address: PO Box 302 BEENLEIGH QLD 4207 Phone: 1800 SPORT 0 (1800 776 780) Fax: 07 3367 5100
Team Leader	Terry Berryman Phone: (07) 3367 5010 Mobile: 0438 596 939 E-mail: terry.berryman@ajg.com.au
Internal Account Executive	Julian Jemmott Phone: (07) 3367 5146 E-mail: julian.jemmott@ajg.com.au
Assistant Account Executive	Bryce Stevens Phone: (07) 3367 5072 E-mail: bryce.stevens@ajg.com.au
Claims Manager	Oliver Dunkerley Phone: (07) 3367 5175 Mobile: 0466 022 103 E-mail: oliver.dunkerley@ajg.com.au
Property Damage Claims	Suzanne Lucas Phone: (07) 3367 5225 E-mail: suzanne.lucas@ajg.com.au
Personal Accident Claims	Rugby League Claims Central Phone: 1800 SPORT 0 (1800 776 780) E-mail: rugbyleague@ajg.com.au

Contacts – QRL

QRL South East Queensland Division

Division Manager:	Michael Pease
Phone:	07 3367 6060
E-mail	m.pease@qrl.com.au
Ipswich Office:	Gold Coast Office:
Phone: 07 3812 3317	Phone: 07 5594 1138

QRL Central Division

Division Manager:	Glenn Ottaway
Phone:	0438 647 015
E-mail	g.ottaway@qrl.com.au
Maryborough Office:	
Phone: 07 4123 2165	

QRL Northern Division

Division Manager:	Scott Nosworthy
Phone:	07 4771 6166
E-mail	s.nosworthy@qrl.com.au

Queensland Rugby League 2018 Insurance Program Handbook

Financial Services Guide

Issued 1 December 2017



Gallagher

Insurance | Risk Management | Consulting

This Financial Services Guide (**FSG**) contains important information to help you decide whether to use the services we offer. It includes details about who we are, the services we can provide, the remuneration we and our representatives receive and our complaints process.

You should read this FSG in its entirety and retain it for your future reference. By engaging, or continuing to engage us you are, in the absence of any formal written agreement with us, agreeing to the delivery of our services and remuneration as described in this FSG.

If this document was provided to you by one of our Authorised Representatives, this document is only part of the FSG and should be read with the relevant Authorised Representative Schedule. Together, these documents make up the FSG.

Statements of Advice and Product Disclosure Statements

If we provide you with personal advice or recommend an insurance policy, we will, where required, give you a Product Disclosure Statement (**PDS**) and we may also give you a Statement of Advice (**SOA**). You should read these important documents before acting on any advice we have given you.

A PDS is produced by the insurer and contains information that will help you decide whether or not to purchase a product, including information about its features and its terms and conditions.

A SOA will explain our advice, including the basis for our advice and the information we have relied on. It also includes further details about how we are paid and any relevant relationships or associations we may have which may have influenced the advice we have given.

Electronic delivery

If you have supplied your email address to us, we will send insurance documents including this FSG, SOAs and PDS' (if required) to that address unless you tell us you would like to receive those documents in a different form (e.g. hard copy by post).

We may be able to communicate with you in limited circumstances by means of mobile phone text message (SMS). Any messages of information sent by SMS will not be acted upon until such time as they have been confirmed by alternative means.

Who we are

We are a group of Australian companies that provide general insurance broking services. Our services may be provided to you by Arthur J. Gallagher & Co (Aus) Limited (**Gallagher**) or by an Authorised Representative of Gallagher. Both Gallagher and your Authorised Representative are referred to in this FSG as 'we', 'us' or 'our'.

Our contact details are at the end of this FSG. If an Authorised Representative is your broker, their details will appear in the Authorised Representative Schedule appended to this document.

We are part of a group of Australian and international companies owned by Arthur J. Gallagher & Co (**Gallagher Group**). The Gallagher Group is one of the world's leading providers of insurance broking and risk management services. The parent company, Arthur J. Gallagher & Co., was founded in the United States in 1927 and is listed on the New York Stock Exchange.

In Australia, the Gallagher Group also includes related service providers such as:

- Arthur J. Gallagher (Life Solutions) Limited ABN 67 074 697 537, AFSL 238318 (**Gallagher Life Solutions**), which provides life insurance and financial advisory services.

- Elantis Premium Funding Limited trading as Monument Premium Funding ABN 20 002 543 606 (**Monument**), which provides premium funding and other credit services.

- Pen Underwriting Pty Ltd ABN 89 113 929 516, AFSL 290518 and Pen Underwriting Group Pty Ltd ABN 80 082 459 372, AFSL 238170 (**Pen**), Australian underwriting agencies providing access to both the Lloyd's market and local insurers.

For further information about our related entities please visit: www.ajg.com.au/arthur-j-gallagher-co.

About Us

We have an extensive national broking network in metropolitan and regional Australian locations providing broking solutions to a wide range of clients from small to medium enterprises through to large multinational corporations, as well as affinity partners and associations.

We aim to deliver on our aspiration 'to position you to financially survive any insurable event' through:

- maintaining local relationships with our clients;
- leveraging our national and trans-Tasman influence with insurance companies to negotiate better deals and more coverage options;
- providing you with 24/7 support and the experience of our dedicated national claims team; and
- making the most of our global capability of industry-specific experts and offshore markets for your benefit.

We are a member of the National Insurance Brokers Association (**NIBA**) and subscribe to the General Insurance Brokers' Code of Practice. A copy of the code can be obtained from the NIBA website: www.niba.com.au.

Waiver of rights and disclaimers

Some insurance policies limit or exclude claims where the insured has limited or waived their right to recover a loss from the person who was responsible for causing the loss. You should not sign any agreement that modifies or limits your rights of recovery from another party. You should always seek professional advice before signing such a disclaimer. Whenever you are asked to sign such a disclaimer you should seek advice first.

Important relationships and conflicts of interest

In some cases we may refer or advise you to use the services of other companies in the Gallagher Group both in Australia and overseas. All negotiations with other companies in the Gallagher Group are carried out at an arm's length as if we were conducting business with an unrelated third party.

We have a preferred panel of insurers with which we place business and we work closely with these insurers to ensure our clients receive high quality product benefits, competitive pricing and appropriate service levels.

Where there are potential conflicts of interest in our remuneration arrangements or in our dealings with related parties, they are managed in accordance with our conflicts of interest policy which all staff and representatives must comply with.

Our services

Gallagher holds an Australian Financial Services Licence which authorises us to deal in (including to issue and arrange for others to deal in), and provide personal and general advice concerning general insurance products.

Ref V1.5-01-12-17



Gallagher

Call us toll free on 1800 240 432

Visit our website ajg.com.au

We are committed to providing sound advice based on our market knowledge. We can;

- investigate and analyse your insurance needs;
- provide information or advice about insurance solutions that may be appropriate for you;
- arrange, vary and renew your insurance policies;
- help you deal with your insurer in the event of a claim; and
- provide other risk management services.

Our relationship with you

As general insurance brokers, we normally act as your agent when dealing with insurers. In some circumstances we may act as an agent of the insurer and this may be under a binder arrangement which allows us to offer, vary or cancel policies and manage claims as if we were the insurer. When this occurs we will clearly notify you. In these cases, we are not acting on your behalf and you will need to determine the appropriateness of the insurance cover to your needs.

When you do business with us, you will usually deal with our employees, however you may also deal with one of our Authorised Representatives.

Our advice

When we provide you with advice this may be general advice or personal advice.

If we provide you with general advice we will give a general recommendation or opinion about a product which is not based on a detailed consideration of your individual needs, objectives or financial situation. When giving general advice, we will give a warning that you should read the relevant PDS and policy wording in full and consider whether the insurance product in question is appropriate for your circumstances.

If we provide you with personal advice, we will review and consider your individual circumstances before providing our advice. We may also provide you with a PDS and/or a SOA (if required). You should read these documents carefully before acting on our advice.

If we provide you with personal advice and we do not provide you with a SOA, you may request a Record Of Advice (ROA) at any time up to 7 years after the advice was provided by calling your broker, your nearest branch or our Toll Free Client Inquiry Line, **1800 240 432**.

Our relationship with insurers

We work closely with a range of insurers and underwriting agencies to arrange high quality benefits, competitive pricing and superior service levels for our clients. Wherever possible we will recommend you deal with insurers that are authorised under the Insurance Act 1973 (Cth) to carry on insurance business in Australia. Such insurers are subject to oversight by the Australian Prudential Regulation Authority. We will warn you when we recommend an unauthorised foreign insurer.

Please note that we cannot guarantee the availability of cover for your particular risks or the solvency of any insurer.

How we can receive your instructions

In order for us to act on your behalf you must provide us with instructions and other information about the services you require. You can give us instructions using the contact details at the end of this FSG or to your broker described in the relevant Authorised Representative Schedule. In some circumstances it may be necessary for you to give us instructions in writing. We will tell you when this is the case.

Cooling off period

Retail insurance policies can be terminated within the first 14 days without penalty. If you choose to take advantage of this option, the insurance contract will be terminated from inception and the premium will be returned to you in full. You cannot withdraw from the contract if you have made a claim under it.

Our remuneration, including how we and our representatives are paid

Commissions and professional broking fees

Typically, we will charge you a professional broking fee and/or obtain a commission from the insurer based on the service we provide. Our professional fees will vary depending on the level of service we provide and whether we also receive a commission.

The amount of commission varies depending on the market and the risk, but is generally calculated at a rate that is between 5% and 30% of the insurer's base premium (i.e. excluding government charges, taxes, fees or levies). Often an insurer will agree to pay us by allowing us to deduct the value of the commission from the premium paid by you before we pass the balance of the premium on to the insurer.

We may also charge separate professional broking fees to cover any related administration and processing costs. Our fees vary depending on the costs associated with providing the services you require. Where applicable, our professional fees will be detailed on your invoice, and provided to you at the time you receive advice or as soon as practical after that time.

Our remuneration is payable on the terms of our invoice and is considered fully earned at the time that we issue the invoice. If your insurance contract is cancelled or varied before the expiry of the period of insurance, you will be paid any refunded pro-rata premium received from the insurer. We will retain all of our commission, fees and other remuneration in full in the event of any early cancellation or variation of your insurance contract or adjustment of premium. We may charge an additional fee for processing your request to cancel or vary your insurance contract and you agree that this fee may be offset against any premium pro-rata refund you are entitled to.

How we remunerate our employees

Our remuneration arrangements provide incentives to our employed brokers to ensure our clients receive practical and effective advice and service. Our employees receive a salary and may also receive a performance bonus based on both the value and quality of the work they do for our clients. In limited circumstances, some employees may also receive additional payments related to clients they have referred to a third party.

From time to time, our employees may also be invited to an annual conference, receive sponsorship for conferences, functions, meals or other non-monetary benefits from external parties such as insurers, underwriting agencies or reinsurers. You do not bear the cost of sending our employees to these events and such relationships are managed under our conflicts of interest policy.

How we remunerate our Authorised Representatives

If your broker is an Authorised Representative, he or she is generally paid a retainer fee that may also be supplemented by an additional payment based on performance. Any additional payment will be calculated on the level of the retainer and will be between 5% and 50% of the commission we receive in respect of business arranged or serviced by the Authorised Representative. Alternatively, the Authorised Representative may be paid a flat recurring fee.

If an Authorised Representative provides you with personal advice, additional information explaining how they are remunerated will be included in the Authorised Representative Schedule.

Remuneration arrangements within the Gallagher Group

If we recommend a product or service of a company in the Gallagher Group or refer you to another company within the Gallagher Group, we may receive benefits as a result of the referral or the business you subsequently do with that company. The benefits include:

- If we refer you to Gallagher Life Solutions, we may receive a share of any commission generated by the referral and a share of Gallagher Life Solutions' overall profits. For further details, please refer to the Gallagher Life Solutions Financial Services Guide, a copy of which can be accessed via our website www.ajg.com.au.

Queensland Rugby League

2018 Insurance Program Handbook

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Visit our website ajg.com.au

- If we refer you to Monument, we may receive a commission of up to a maximum of 5% of any funding provided by Monument. We may also be entitled to a bonus paid as a percentage of the premiums funded and a share of Monument's profit.
- If we recommend a product offered by Pen or any other company within the Gallagher Group, the company may pay us an annual bonus based on premium growth and/or a payment based on the profitability of the products we recommend to you. These payments will be in addition to any commissions the company may pay us and any service or other fees we may charge you.

Remuneration from other relationships

We sometimes enter into specific arrangements with a limited number of insurers where we receive fees or other remuneration for the development of insurance solutions or the growth of various insurance portfolios.

The remuneration we receive from these arrangements:

- may be variable and determined by a percentage of the premiums applying to a portfolio or the profitability of the recommended insurance products; or
- the remuneration may be fixed and based on the delivery of agreed objectives, including for administration and other services which are aimed at enhancing the development and provision of products and services for your benefit.

We will only recommend these products and services where they meet your needs and are in your best interests.

We may also earn remuneration where we act as an agent for an insurer under a binder authority. The remuneration we receive from these arrangements is generally a mixture of a flat processing fee and variable performance fees and commissions. The performance fees and commissions are determined by the nature of the arrangement and, in the case of the performance fees, may be influenced by the profitability of the relevant portfolio.

Some insurers give other benefits such as sponsorship of annual conferences, training and invitations to social business functions. These benefits may change from year to year. Occasionally, your broker may also receive small gifts and gratuities. It is our policy that gifts or gratuities may be accepted only if they are of an incidental nature.

Referral fees paid to third parties

If you were referred to us by a third party, we may pay the referrer a referral fee. This fee is calculated as a percentage of the commission earned from the referral and can be up to 50% of the commissions we receive. This is a separate payment that we make to the referrer and does not increase the amount you pay for your insurance cover.

How detailed information about remuneration will be provided to you if personal advice is provided.

If your broker provides you with personal advice, they will give you documents explaining what fees, commissions, benefits, bonuses, payments to third parties or other remuneration will be paid or received in relation to their advice, if you accept it. This information will be provided at the time the advice is provided or as soon as practical after that time.

Invoices

We will invoice you for the premium (which may include our commission), relevant statutory charges (including GST) and any fee we charge you for arranging your insurance cover. You must pay us by the due date shown on the invoice.

Your payment of the invoice issued is treated as acceptance of all of the terms and conditions of the associated insurance policy.

Once you have paid an invoice, we hold the premium you pay on trust for you until we pass it on to the insurer. If there is any delay between you paying an invoice and us passing your premium on to the insurer, we may retain any interest earned on the premium during that period. Where a premium remains unpaid, an insurer may have the right to cancel the policy and you may not be insured. The insurer may also charge a premium for the time on risk.

If the premium remains unpaid, your broker may contact the insurer and the insurer may cancel your policy.

Billing

Check your invoice for payment options. Please note that a surcharge may be applied to payments made by credit card. The surcharge applied passes on the charges that are incurred by Gallagher. The surcharge may change from time to time to reflect changes in the charges that we incur.

Your broker may be able to arrange for you to pay your premium in instalments. Instalment billing is not always available and there is usually a charge for this service. To discuss this option please contact your broker for details.

Questions about invoices, fees, commissions and other remuneration

If you have any questions, or if you want more information about how we or our Authorised Representatives are paid, please ask your broker or call your local branch.

Automatic renewals

In some circumstances we may automatically renew your existing policy with your current insurer as per expiring policy details. You will be notified in our renewal invitation or quotation offer if this is relevant to the financial service offered or provided to you. Where this arrangement is in place you can contact us at any time in order to instruct us to stop automatic renewals.

Complaints and dispute resolution procedures

Complaints and disputes

If you are concerned about the services provided by us, any product we have arranged or how we have handled your Personal Information, please contact your broker or the branch manager of your local branch. We will acknowledge your complaint immediately in writing or by telephone.

If, within 14 days, your broker or the relevant branch manager is unable to resolve your complaint to your satisfaction, you may ask that the matter be referred to the Gallagher Risk & Compliance Team (**Risk & Compliance Team**) who can be contacted directly on: **1800 068 000** or by emailing: privacy@ajg.com.au (for privacy related complaints) or complaints@ajg.com.au (for other complaints).

If your complaint is referred to the Risk & Compliance Team, we will acknowledge receipt of your complaint in writing within 3 business days. We will then investigate the matter and attempt to resolve your complaint in accordance with our disputes and complaints management policy. We will advise you of the outcome of our review of your complaint within 45 days of when you first made your complaint.

If you are not satisfied with the response of the Risk & Compliance Team to your complaint about services and products, you may refer your complaint to the Financial Ombudsman Service (**FOS**).

FOS is an independent external dispute resolution body approved by the Australia Securities and Investment Commission. FOS resolves disputes at no charge to you and has the authority to deal with certain financial services disputes within its Terms of Reference. FOS can be contacted at:

Financial Ombudsman Service	Telephone: 1300 780 808
GPO Box 3,	Website: www.fos.org.au
Melbourne VIC 3001	Email: info@fos.org.au

For further information about how we handle complaints or disputes please contact your broker, our Authorised Representative or visit our website www.ajg.com.au.

Call us toll free on 1800 240 432

Visit our website ajg.com.au

Professional indemnity insurance cover

We maintain appropriate professional indemnity insurance (PI Insurance) which meets the requirements of section 912B of the Corporations Act 2001 (Cth). Our PI Insurance extends to claims in relation to negligent advice provided by our current and former employees and Authorised Representatives. It is important to understand that our PI Insurance is subject to the terms and conditions of the relevant PI Insurance policies.

Additional Important Information

Privacy

We are committed to protecting your personal and sensitive information (together referred to as Personal Information). When we collect, hold, use, disclose, or otherwise handle your Personal Information we must comply with the Privacy Act 1988 (Cth), which includes the Australian Privacy Principles.

We collect, hold, use and handle your Personal Information to perform our functions of providing, managing and administering the insurance broking and risk management services outlined in this FSG. If you do not supply the Personal Information we request, we may not be able to provide our services to you. For example, we may not be able to arrange insurance cover or manage your claim.

We provide your Personal Information to insurers or insurance intermediaries to allow them to determine whether to insure you and if so on what terms.

In facilitating the services outlined in this FSG, we may also need to provide your Personal Information to our outsourced providers. Occasionally this may involve providing your Personal Information to overseas recipients located in the United States of America, the United Kingdom, New Zealand, Singapore or India. Prior to disclosing your information to overseas recipients, we will, where required by law, take steps to ensure that the recipient does not breach the Privacy Act 1988 (Cth).

From time to time and where we are permitted by law to do so, we may also use or disclose your Personal Information for the purpose of marketing our services, or the products and services of related entities and third parties, to you. Please tell us if you do not want us to use or disclose your Personal Information for marketing purposes. To nominate preferred days and times for receiving marketing calls or to opt-out of receiving marketing information altogether, please email us at privacy@ajg.com.au or telephone your broker, your nearest branch or our Toll Free Client Inquiry Line, **1800 240 432**.

For detailed information about how we handle your Personal Information, please see our Privacy Policy which is available on our website, www.ajg.com.au or by calling your local branch. Our Privacy Policy also contains information about how you may access, update and correct the Personal Information you have provided to us or how you may make complaints in relation to the handling of your Personal Information and how we will deal with your complaint.

Your Duty of Disclosure and when we rely on you

We rely on you

It is important you understand that we will rely on the accuracy and completeness of the information you provide to us. We do not independently verify the information you provide before sending it to the insurer.

Keeping your information up to date

Once your insurance cover has commenced, you should tell your broker about any changes to your circumstances when they occur. This will allow us to ensure your cover remains appropriate.

Your duty of disclosure

Before you enter into an insurance contract with an insurer, you have a duty under the Insurance Contracts Act 1984 to disclose information to the insurer. The Duty of Disclosure applies until the insurer agrees to insure you or renew your insurance. The Duty of Disclosure also applies before you extend, vary or reinstate your insurance.

If you are applying for or renewing insurance in relation to your motor vehicle, home building and/or contents, residential strata, travel, personal accident or sickness and/or consumer credit products, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions.

At renewal, the insurer may ask you to advise it of any changes to something you have previously disclosed, or may give you a copy of the information you previously disclosed and ask you to advise the insurer if there has been a change. If you do not tell the insurer about a change, you will be taken to have told the insurer there is no change.

If you are applying for or renewing any other insurance, you must tell the insurer all information that is known to you, that a reasonable person could be expected to know or that is relevant to the insurer's decision to insure you and on what terms. You do not need to tell the insurer anything:

- that reduces the risk it insures you for;
- is common knowledge;
- that the insurer knows or should know; or
- which the insurer waived your duty to tell it about.

Non-disclosure

If you fail to comply with your Duty of Disclosure, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to comply with the Duty of Disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

People you represent

You must make sure you explain the Duty of Disclosure to any person you represent when we arrange any insurance cover for you. Alternatively, you may ask any person you represent to contact us and we will explain their Duty of Disclosure to them directly.

Contact your broker

If you are unclear about your Duty of Disclosure or require more information about how to comply with your Duty of Disclosure, please refer to the information provided by the relevant insurer in relation to your Duty of Disclosure in the relevant PDS or policy wording. Alternatively, you can call your broker, your nearest branch or our Toll Free Client Inquiry Line, **1800 240 432**.

Contact details

This FSG was prepared on 1 December 2017 and is issued by:

- **Arthur J. Gallagher & Co (Aus) Limited**, ABN 34 005 543 920, AFSL No. 238312 of L12, 80 Pacific Highway, North Sydney NSW 2060.

Changes to this FSG

Information in this document may change from time to time. We may make such changes by amending the FSG and publishing an updated version on our website. You may also obtain a printed copy of the updated information by calling your broker, your nearest branch or our Toll Free Client Inquiry Line, **1800 240 432**.

Thank you for taking the time to read and understand this important document. This guide helps form the basis of what we hope will be a long and satisfying relationship. We look forward to providing you with exceptional service both now and in the future.

Sports insurance application form

To have your non-QRL sanctioned carnival/event, activity/event that has non registered players participating, or other activity insured, simply complete this form and either fax, post or email it to us. We will provide you with a quotation on our specific sports insurance policy.

If you have any questions when completing the form, feel free to contact Terry Berryman or Julian Jemmott either by telephone (1800 SPORT 0) or email (terry.berryman@ajg.com.au).

ATTENTION: TERRY BERRYMAN / JULIAN JEMMOTT – FAX: (07) 3367 5100 (or Post: PO Box 302 BEENLEIGH QLD 4207)

General details

Name of club			
Postal address			
	Post code		
Contact details	Name		
	Phone	Fax	
	Email		

Carnival / event details

Date	From:		To:	
Activities being conducted				
Carnival / event location				
Players	No. of seniors		No. of Juniors (under 18)	
Officials	No. of referees		No. of Non Playing Officials	
Event income \$				

Coverage details (circle / tick if required)

Description of cover

Public liability	\$20,000,000	Covers the club against injury or property damage claims		
Professional indemnity	\$2,000,000	Covers club and officials against wrongful act, error or omission		
Personal accident	Gold <input type="checkbox"/>	Silver <input type="checkbox"/>	Bronze <input type="checkbox"/>	
- Loss of Income	Yes <input type="checkbox"/> No <input type="checkbox"/>			

Personal accident benefit comparison

	GOLD	SILVER	BRONZE
Capital Benefits (Death or Disablement)	\$75,000 (under 18 limited to \$10,000)	\$50,000 (under 18 limited to \$10,000)	\$50,000 (under 18 limited to \$10,000)
Loss of Income (7 Day Excess)	\$500 per week	\$350 per week	\$250 per week
Student Assistance / Home Help (14 day excess)	\$500 per week	\$350 per week	\$250 per week
Non Medicare Medical Expenses	\$2,500 per injury	\$2,000 per injury	\$1,500 per injury
Ancillary Non Medical Expenses (travel and accommodation)	\$1,000 per injury	\$750 per injury	\$500 per injury
Funeral Expenses	\$5,000	\$3,500	\$2,500

Signed		Date	
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Join over 130 other league clubs on our Property Insurance Program

For clubs like yours...

*A sample of 30 QRL clubs who switched to our program indicated premium savings in every case. These savings varied from 20% to 60%. The sample clubs were situated throughout Queensland, and varied in size.

Going it alone can be expensive when it comes to insurance...

Most clubs and local leagues currently arrange an individual insurance policy selecting a range of covers (i.e. Fire, Burglary, Money, Glass, General Property etc.) as required. A separate premium is charged for each type of cover selected, with a minimum premium usually applicable on most covers. The more types of cover you select, the more expensive the policy premium becomes.

The temptation to save on premiums by reducing the level of cover is common, but can lead to disaster.

...but by working together, you can get better cover at an even better price.

In conjunction with QRL, we've an 'umbrella policy', wherein all QRL Clubs and Local Leagues are invited to join a single, comprehensive policy which is tailored to suit the needs of the clubs and associations. Not only does this policy include all the standard covers, it also includes additional benefits and cover limits over and above what the standard policy includes.

Here's how it works...

'Pooling' all the insurances into one scheme, instead of negotiating terms on a club-by-club basis, allows Gallagher and QRL to leverage the large buying power of one master policy, creating a package with superior coverage at heavily discounted premiums. In a nutshell, you get cover that you couldn't afford if you were going it alone, at a cheaper price than you are currently paying AND you can tailor the limits to suit your club's or local league's requirement.

What's covered

The limits listed below can be increased for individual Clubs' and Local Leagues depending on their requirements

Section 1 – Material Loss or Damage	Limit \$
Accident damage (as defined)	100,000
Burglary/Theft of property (other than money)	35,000
Theft of Property in Open Air	10,000
Employees Personal Property	10,000
Extra Cost of Reinstatement	50,000
Glass	R/Value
Money	
- In Transit	30,000
- In Private Residence	30,000
- On Premises (Bus Hrs)	30,000
- On Premises (O/S Bus Hrs)	5,000
- In safe	30,000
Landscaping and Gardens	10,000
Removal of Debris	500,000
General Property (Australia Wide)	10,000
Rewriting of Records	10,000
All Outdoor Shade Cloth	10,000
Malicious Damage of Playing Surface	10,000
Flood Cover	100,000
Section 2 – Business Interruption	Limit \$
Claims Preparation Costs	100,000
Additional Increased Cost of Working	100,000
Accounts Receivable	100,000

Arthur J. Gallagher Insurance Brokers. AFSL 238312. To the extent that any material in this brochure may be considered advice, it may only be considered general advice as it does not take into account your personal objectives, needs or financial situation. Arthur J. Gallagher urges you to read the relevant policy wording and consider whether any products are appropriate for your situation before making a decision to acquire insurance.

1800 SPORT 0
(1800 776 780)

