

icare™ **sporting injuries** **insurance**

**sporting injuries insurance for
sporting organisations**

accidents can happen –
protect your players



our cover

NSW Sporting Injuries provides one of the best serious injuries and death insurance cover to sporting participants in NSW. It offers:

- affordable premiums
- significant benefits
- benefits paid regardless of fault or pre-existing conditions
- an exemption from the requirements of NSW workers compensation laws.

Our cover complements private health insurance and other forms of player accident insurance, so participants are fully covered.

about the scheme

The NSW Government started the Sporting Injuries Insurance Scheme in 1979 and it's administered by NSW Sporting Injuries. The Scheme's claims and benefits processes are provided for in the Sporting Injuries Insurance Act 1978.

By joining the Scheme, a registered participant of a declared sporting organisation is not deemed to be a 'worker' under NSW workers compensation laws while:

- participating in an authorised activity of that organisation
- engaged in training or preparation with a view to participating in an authorised activity, or
- engaged on a journey in connection with participation or training.

It's recommended you seek your own legal advice about this.

who is covered?

Registered players or officials of a sporting organisation who is a member of the Sporting Injuries Insurance Scheme

sporting accidents can happen

When you're insured by NSW Sporting Injuries, you have cover for serious injuries that can occur or death while playing in competitions, trials or training

when to claim

You need to notify us of your serious injury within 12 months. Our claims and benefit processes are supported by **state government legislation so you don't need to engage a solicitor**

benefits

- Significant lump sum benefits provided for death and serious injuries (permanent loss of use)
- Benefits paid depending on how serious the injury is and whether your injury meets the minimum disability threshold

Reimbursement of medical costs and dental expenses and provision for loss of income are not covered. A full list of benefits provided can be found on our website.

what's covered?

The Scheme covers serious injuries (where permanent loss of use is suffered) and death.

Types of injuries covered include permanent loss of use of arms, legs, sight, hearing and mental capacity.

A full list of benefits can be found at www.workersinsurance.icare.nsw.gov.au/sports-injuries-insurance.

Where an injured person is under 18 years of age, benefits are paid to the Public Trustee. Reimbursement of funeral expenses to a stated maximum are payable where a deceased person is under 18 years of age and has no dependants.

what is not covered?

- Minor injuries, including breaks, sprains, abrasions, cuts and bruises
- Injuries incurred during activities that are not classified as authorised activities by your sporting organisation and NSW Sporting Injuries
- Injuries incurred while travelling to and from an event
- Dental injuries
- Reimbursement of medical expenses
- Loss of wages
- Legal expenses or costs



key facts

The Sporting Injuries Insurance Scheme started in 1979 and is unique to NSW. It's been providing benefits for more than 35 years, regardless of negligence or fault.

Since 1979, \$15 million in benefits has been paid. This is an average of \$31,000 per claim.

The Scheme covers different sporting codes, with 223,000 participants seeking insurance from 150 sporting organisations across 65 sports.

The Scheme provides affordable insurance to people who are seriously injured while participating in a sporting activity. It covers a sporting organisation's sporting events, trials, exhibition matches, supervised practice and training.

Benefits are payable regardless of an entitlement from any other source and cover can cost a participant as little as \$1 a year.



how to apply or enquire

Membership in the Sporting Injuries Insurance Scheme is open to all sporting organisations in NSW.

Visit www.workersinsurance.icare.nsw.gov.au/sports-injuries-insurance or call **13 44 22**

to obtain a quote.

to lodge a claim

Ph: **1800 221 960**

Email: wiclaims@icare.nsw.gov.au

more information

For general information about NSW Sporting Injuries insurance, visit www.workersinsurance.icare.nsw.gov.au/sports-injuries-insurance.

Ph: **13 44 22**

Email: sportinginjuries@icare.nsw.gov.au

disclaimer

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You should refer to the appropriate legislation to ensure that you comply with any legal obligations referred to in this document.

Information on the latest laws can be checked by visiting the NSW legislation website legislation.nsw.gov.au.

This publication does not represent a comprehensive statement of the law as it applies to particular problems or to individuals or as a substitute for legal advice. You should seek independent legal advice if you need assistance on the application of the law to your situation.

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Website www.workersinsurance.icare.nsw.gov.au/sports-injuries-insurance

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