



Sporting injuries insurance for sporting organisations

Protect your players –
accidents can happen

Our cover

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

- affordable premiums
- significant benefits
- benefits paid regardless of fault or pre-existing conditions
- an exemption to the requirements of the NSW Workers Compensation legislation.

Our cover can be used to complement private health insurance or other forms of player accident insurance to ensure participants are fully covered.

How to apply

Membership is open to all sporting organisations in NSW. Visit sportinginjuries.nsw.gov.au or call (02) 4321 5392 to obtain a quote.

Cover starts from as little as \$1 a year per participant.

Who is covered?

All registered participants of your sporting organisation are covered when they participate in authorised sporting activities such as competitions, trials and training. Participants include players and officials of the sporting organisation.

What is 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 on our website.

Benefits are paid to the Public Trustee when the injured person is under the age of 18 years. Reimbursement of funeral expenses to a stated maximum are payable where the deceased 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.

About the Scheme

The Sporting Injuries Insurance Scheme was established in 1979 by the State Government and is administered by NSW Sporting Injuries. The claims and benefits processes of the Scheme are legislated under the *Sporting Injuries Insurance Act 1978*.

Participation in the Scheme means that a registered participant of a declared sporting organisation is not deemed to be a 'worker' under the NSW Workers Compensation Legislation while:

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

It is recommended you seek your own legal advice in this regard.

Key facts

The Sporting Injuries Insurance Scheme was first established in 1979 and has been providing benefits regardless of negligence or fault for over 35 years.

Since 1979, \$15 million has been paid, representing an average of \$31,000 per claim.

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

The Scheme is unique to New South Wales.

The Sporting Injuries Insurance Scheme provides affordable insurance to people who are seriously injured while participating in a sporting activity.

The insurance 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.

Cover can cost a participant as little as \$1 a year.

More information

Visit sportinginjuries.nsw.gov.au to find the relevant forms required.

Refer to the Guidelines for the *NSW sporting injuries schemes* (catalogue no. SI01) for full details on the NSW Sporting Injuries Insurance Scheme.

For general information about NSW Sporting Injuries Insurance, visit sportinginjuries.nsw.gov.au, call (02) 4321 5392 or email contact.us@sportinginjuries.nsw.gov.au

Disclaimer

This publication may contain work health and safety and workers compensation information. It may include some of your obligations under the various legislations that WorkCover NSW administers. To ensure you comply with your legal obligations you must refer to the appropriate legislation.

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 sportinginjuries.nsw.gov.au
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