

# Sporting Injuries Insurance Scheme

*Affordable  
serious  
sporting  
injuries  
insurance*



NSW SPORTING INJURIES  
COMMITTEE



NEW SOUTH WALES GOVERNMENT

# Accidents do happen in sport!

*The Sporting Injuries Insurance Scheme ensures New South Wales sports people have access to personal accident insurance when they step onto the playing field.*

## **Why should I Apply?**

Our Scheme provides one of the best serious injuries and death insurance covers to sporting participants in New South Wales.

- Affordable premiums
- Significant benefits
- Benefits paid regardless of fault or pre-existing conditions
- Junior participants receive the same amount of benefits as senior participants (but only pay approximately 20% of the senior participant premium rate)
- Scheme membership provides an exemption to the requirements of the NSW Workers Compensation legislation

Our cover can also be used to complement private health insurance or other forms of player accident insurance to ensure participants are fully covered for the serious injuries that can occur in sport.

## **How do I Apply?**

Scheme membership is open to all sporting organisations operating within NSW.

Visit our website to obtain a quote or call us to discover how reasonable our rates are!

## **Who is Covered?**

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

## What is Covered?

Our Scheme covers serious injuries (where permanent loss of use is suffered) and death that can unfortunately occur during an authorised sporting activity.

## Benefits Provided

- Significant lump sum benefits are paid for serious injuries in sport (where permanent loss of use is suffered) and death
- Benefits are paid depending on whether your injury meets the minimum disability threshold and how serious the injury is
- Benefits are paid regardless of fault or pre-existing conditions
- The same amount of benefits are payable to junior and senior participants

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.

## When to Claim

We allow a long notification period of 12 months to ensure your serious injury is reported in time. There is no need to report minor injuries such as sprains, abrasions, cuts, bruises or dental injuries.

## How to Claim

The claim process is very easy.

You can notify us of your serious injury by completing the **Serious Injury Notification Form** available on our website or by contacting our office. The form should be authorised by an official representative of your sporting organisation.

We will send you an acknowledgement letter and a **Benefit Application Form** once we receive your notification.

You need to complete the **Benefit Application Form** within 12 months of the date of injury and attach supporting documentation including witness statements and medical reports.

You do not need to engage a solicitor to apply for a benefit under the Scheme. If you do engage a solicitor it is at your own expense.

## What is Not Covered?

Our Scheme does not cover:

- 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 the Committee
- Injuries incurred while travelling to and from an event
- Dental injuries
- Reimbursement of medical expenses
- Loss of wages
- Legal expenses or costs

If you have any questions or need additional information then please contact us.



## **NSW SPORTING INJURIES COMMITTEE**

NSW Sporting Injuries Committee

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### **Important Information:**

*The **Sporting Injuries Insurance Scheme** was established in 1978 and is administered by the NSW Sporting Injuries Committee, a non-profit state government organisation.*

*The claims and benefits processes of the Scheme are legislated under the Sporting Injuries Insurance Act 1978.*

*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 the age of 18 years and has no dependants.*

*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.*

*The NSW Sporting Injuries Committee recommends anyone playing or involved in sport also has private health insurance.*

