



GOLDEN OLDIES RUGBY INSURANCE PROGRAMME QUICK GUIDE FOR THE 2017 PLAYER/VOLUNTEER





Dear Golden Oldies Rugby Players

We are pleased to present this quick guide to the 2017 Golden Oldies Rugby Sport Injury Insurance Program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available from Apex Insurance by contacting **Darrin Madgwick;** darrinm@apexinsurance.co.nz or call **1800 316 839**.

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 the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the "Medicare Gap", (refer section 67 of the National Health Act 1953 as amended).

The cover provided is not "comprehensive" and is intended to compliment other insurance cover taken. We encourage all participants to consider their own individual needs and circumstances in relation to Private Health, Life and Income Protection Insurance. It is an individual's responsibility to ensure that they have adequate insurance cover for their needs.

We wish all participants a safe and enjoyable 2017 Season.

Yours sincerely,

Darrin Madgwick
Account Director
APEX Insurance

Insured Persons

All Australian Rugby Golden Oldies Team, their players, volunteers and referees who have registered, paid and returned their completed insurance declaration for the 2017 season.

Scope of Cover

Cover is limited to injury* whilst and insured person is: –

- Playing Golden Oldies Rugby Game under strict International Golden Oldie Laws
- All players must be over 35 years of age
- Playing in sanctioned Golden Oldies Rugby games, and festivals.
- Participating in sanctioned training
- Whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured.

Cover includes Mixed Gender Participation, providing the participation laws are adhered to.

*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.



Benefits

Section A – Compulsory Insurance

General Public Liability	\$20,000,000 any one occurrence
Professional Indemnity	\$ 2,000,000 in the aggregate
Excess	\$1000 each and every claim

Capital Benefits

The below benefits are applicable per person:

Accidental Death	\$200,000
Total Permanent disability as per % shown in policy	

Non-Medicare Medical

- 80% to a maximum of \$5,000 per injury
- \$100 excess applies per claim.
- Cover for the above expenses will only apply if treatment has been certified necessary by a legally qualified medical practitioner to a registered provider
- For list of non-medicare medical items eligible to be claimed – Refer to the policy wording.

Section B – Team Insurance Optional Benefits (if selected)

Option 1 - Loss of Earnings

80% up to maximum of \$300 per week
Excess Period 14 days
Benefit Period 52 Weeks

Option 2 - Loss of Earnings

80% up to maximum of \$500 per week
Excess Period 14 days
Benefit Period 52 Weeks

Option 3 – Loss of Earnings

80% up to maximum of \$750 per week
Excess Period 14 days
Benefit Period 52 Weeks

*All Excesses are payable by the claiming Party

How do I make a claim?

All claims should be lodged at least within 30 days of the date of injury. When a player is injured and wishes to submit a claim the following procedure needs to be followed:

1. Obtain a specialised sports injury claim form from APEX Insurance by calling Adrienne Foster – Claims Specialist +64 9 968 2086 or emailing adriennef@apexinsurance.co.nz
2. Arrange for your treating doctor to complete the “Doctors Statement”.
3. Arrange for your team registrar to complete the “Club Declaration”.
4. If loss of earnings insurance was selected by your team, have your employer complete the “Employer Statement”.
5. Send your fully completed claim form to the below:

Golden Oldies Rugby Claims
APEX Insurance
PO Box 74-088, Greenlane,
Auckland
New Zealand 1546

OR

Email: adriennef@apexinsurance.co.nz

OR

Fax: +64 9 520 5744

NOTE: PLEASE REFER TO POLICY WORDING FOR FULL TERMS, CONDITIONS, AND EXCLUSIONS.