



Harness Racing New South Wales

Insurance Program



Quick Guide
2022-2023



Gallagher

Insurance | Risk Management | Consulting

Dear Harness Racing NSW members,

We are pleased to present this quick guide to the 2023 Harness Racing NSW Sports Injury insurance program

The purpose of this Insurance 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 on the Gallagher website at sport.ajg.com.au.

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 to National Health Act 1953).

The cover provided under this program is not “comprehensive” and is intended to compliment other insurance cover you may have in place. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health insurance) and we encourage all participants to consider their own individual needs and circumstances in relation Private Health, Life and Income Protection insurance. It is an individual’s responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable 2023 season.

Yours sincerely,

Gallagher Sport

Sports Injury Insurance Summary

Insured Persons

Category 1

Licensed Trainers, Drivers, Monte Riders, Nominated Voluntary Stable Hands of Harness Racing New South Wales including licensed visitors from interstate and/or overseas whilst undertaking Harness Racing NSW activities sanctioned by the Insured.

Category 2

Harness Racing NSW management, employees, all voluntary workers and support committee members of the Insured whilst engaged in voluntary work or travelling directly to or from such work, stewards, swab attendants, starters, freeze branders, stewards/officials from interstate in respect of their involvement with Harness Racing New South Wales, veterinarian employees and any other person in respect of their involvement with Harness Racing NSW in a representative capacity.

Category 3

All attendant licence holders and under 14 stable hands of the Insured.

Category 4

All mini and maxi trotter participants of the Insured.

Description of Business

Principally but not limited to the management of Harness Racing in NSW, including racing, trialling and training of harness racing horses by licensed drivers, attended licence holders, Trainers and Stable hands, show racing, registered club's operations in respect of any Harness Racing Business including but not limited to:

Operators of Raceways including licensed premises, Retention Barn, Training Centres,, Training and education of industry participants, Club House, Bar, Bistro, Beer Garden Lounge/Games room, Management, Totalisator Operations, Trialling Sales, Mini Trot Come and Try Days, Mini Trot rides, Dual Sulky rides, Fundraising, Promotion, rides in starting mobile and organisation of Harness Racing in Australia, property owners and all associated/sanctioned activities undertaken by the insured.

Note: A sanctioned activity means an activity involving the direct use and or handling of standardbred horses including training and working horses, maintenance to the surface of a privately owned training track, driving at approved shows, gymkhanas and trials and direct travel to such events, trials, shows, training and gymkhanas. A sanctioned activity does not mean activities such as maintenance work to plant, equipment or the building or maintenance of stables, fences or other structures. No cover applies when participating in races at meetings where Workcover or any statutory insurances applies i.e. TAB betting on the race or any other time when Workcover applies.

Benefits

Personal Accident

Cover	Category 1 & 2	Category 3 & 4
Public liability	\$50,000,000	\$50,000,000
Products liability	\$50,000,000	\$50,000,000
Professional liability	\$10,000,000	\$10,000,000
Capital benefits		
Death and other Capital benefits	\$500,000	\$500,000
Insured Persons without Dependent Children Accidental Death Benefit	\$50,000	NOT INSURED
Insured Persons aged up to 76-90 years without Dependent Children Accidental Death Benefit	\$10,000	\$25,000
Insured Persons aged up to 76-90 years without Dependent Children Permanent Total Disablement Benefit	NOT INSURED	NOT INSURED
Insured Persons aged up to 76-90 years without Dependent Children Insured Events 3-18	\$50,000	NOT INSURED
Loss of income		
Weekly benefit limit	\$3,000	NOT INSURED
Benefit %	85%	NOT INSURED
Excess Period	7 Days	NOT INSURED
Benefit period		NOT INSURED
Insured Persons aged up to 59 years	104 weeks	NOT INSURED
Insured Persons aged 60-75 years	52 weeks	NOT INSURED
Insured Persons aged 76 -90 years	26 weeks	NOT INSURED
Student assistance		
Weekly benefit limit	\$300	\$300
Benefit %	100%	100%
Benefit period	104 weeks	104 weeks
Excess	7 days	7 days
Non Medicare medical expenses		
Limit	\$10,000	\$10,000
Benefit	100%	100%
Excess	\$50	\$50
Benefit Period	104 weeks	104 weeks
Funeral expenses		
Limit	\$10,000	\$10,000
Damage to Clothing and Equipments (Reimbursement of essential racing equipment such as clothing, helmets		
Limit	\$1,000	\$1,000
Excess	\$250	\$250

Understanding Medicare vs Private Health

Please see below an example of a real life ACL reconstruction surgery claim. The tables show the reimbursement difference between this player having Private health Insurance and not having Private Health Insurance.

No Private Health (Insurance Reimbursement Example)

Expense	Fee	Medicare Rebate	Private Health Rebate	Insurance Reimbursement	Total out of Pocket
General Practitioner	\$70	\$23.95	N/A	N/A. Due to Health Act	\$46.05
Surgeon	\$3,950	\$2,962.50	N/A	N/A. Due to Health Act	\$987.50
Post-Surgery Consultation	\$250	\$72.27	N/A	N/A. Due to Health Act	\$177.73
Anaesthetist	\$850	\$165.90	N/A	N/A. Due to Health Act	\$684.10
MRI Scan	\$295	\$0	N/A	\$236.00	\$59.00
Hospital Theatre Fee	\$5,871	\$0	N/A	\$4,696.80 (80%)	\$1,174.20
Physio	\$535 (7 visits)	\$0	N/A	\$67.20 (policy limit reached)	\$467.80
Excess				\$50	\$50
Total:	\$11,821.00	\$3,224.62	N/A	\$5,000.00	\$3,646.38

With Private Health (Insurance Reimbursement Example)

Expense	Fee	Medicare Rebate	Private Health Rebate	Insurance Reimbursement	Total out of Pocket
General Practitioner	\$70.00	\$23.95	N/A	N/A. Due to Health Act	\$46.05
Surgeon	\$3,950.00	\$2,962.50	\$987.50	N/A. Due to Health Act	\$0
Post-Surgery Consultation	\$250.00	\$72.27	N/A	N/A. Due to Health Act	\$177.73
Anaesthetist	\$850.00	\$165.90	\$377.25	N/A. Due to Health Act	\$306.85
MRI Scan	\$295.00	\$0	\$0	\$236.00	\$59.00
Hospital Theatre Fee	\$5,871.00	\$0	\$5,821.00	\$40 (80%)	\$10.00
Physio	\$535 (7 visits)	\$0	\$250.00	\$228	\$57.00
Excess				\$0	\$0
Total:	\$11,821.00	\$3,224.62	\$7,435.75	\$504.00	\$656.63

How do I make a claim?

To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

Visit: [sport.ajg.com.au/Harness Racing NSW/claims](https://sport.ajg.com.au/HarnessRacingNSW/claims) to download all required claim forms.

Step 1:

Obtain a claims form by calling Gallagher on **0429 128 061** or download it from the above website .

Step 2:

Arrange for your club's President, Secretary, or Treasurer to complete the Club's Declaration. This section must be completed on the claim form.

Step 3:

Arrange for your doctor to complete the Medical Statement. If possible provide with your claim form within 30 days. If unable to obtain prior, submit claim form and forward medical statement as soon as possible.

Step 4:

If claiming loss of income*, have your employer complete the Member's Employment Details section of the form. If possible provide with your claim form within 30 days. Otherwise as soon as reasonably possible.

Step 5:

Return the completed claim form to Gallagher's within 30 days of the injury occurring. Email: sport@ajg.com.au

IMPORTANT: Please refer to policy wording for full terms and conditions and exclusions.

How do I make a Liability claim?

It is essential that you notify Gallagher Sport/Harness Racing NSW immediately on **0429 128 061** of any potential claim. We will then provide you with advice as how to proceed.

Direct to your Insurance Advisor

sport.ajg.com.au

1800 931 129



Gallagher

Insurance | Risk Management | Consulting

Contact us

Arthur J. Gallagher & Co (Aus) Limited.

ABN 34 005 543 920, AFSL 238312

Level 12, 80 Pacific Highway,

North Sydney NSW 2060

1800 931 129

sport@ajg.com.au

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