



01.02.2022

To whom it may concern,

RE: Changes to Northern NSW Football Group Personal Accident Sports Injury Insurance Program

The purpose of this letter is to outline changes of coverage afforded by the Sports Injury insurance policy (**Policy**) held by Northern NSW Football Limited with effect from 31 January 2022.

After some disruption to the recent seasons as a result of COVID-19, Chubb Insurance Australia (Chubb) have made the unfortunate decision that they would not be looking to renew the Sports Injury program for the 2022/2023 period of Insurance.

Gow-Gates had anticipated that Chubb may be looking to cease underwriting the Sports Injury program. As such Gow-Gates pro-actively engaged the market to negotiate favourable terms with Insurers across Australia and Lloyd's of London. Gow-Gates are pleased to have secured favourable terms with AIG Australia Limited (AIG) AIG are a leading global insurance organisation.

Loss of Income

We are pleased to advise that we will be returning to a Loss of Income benefit for the 2022/2023 policy period and the Injury Inconvenience benefit has been removed for Senior Players – 18 years and older. This will ensure that participants who suffer genuine and significant injuries are compensated appropriately, whilst removing the ability for any participant to profit from being injured.

The below summarises the **Loss of Income Weekly Benefit** for all insured persons under the 2022/2023 Policy.

Weekly benefits are payable whilst an insured person is wholly and continuously unable to work as a result of a sports injury.

The insured person is entitled to claim 85% of their net income or \$300 per week (whichever is the lesser)

A 14 day excess applies, meaning the insured person is not entitled to claim the first 14 days off work, the benefit is payable from day 15 onwards up to a maximum of 52 weeks from the date of the injury.

It is highly recommended that players who are self employed and/or do not have the protection of personal leave through their employer secure additional income protection insurance.

Claims

AIG claims service is provided by Corporate Services Network (CSN). CSN are the largest third party claims assessor in Australia on general lines of insurance and carry great capacity to manage insurance claims, along with extensive experience assessing personal accident claims. There is no change to the lodgement of claims. Claims are to be continued to be lodge via the Gow-Gates [Claims Gateway](#) portal.

If you have any questions or concerns, please do not hesitate to contact us.

Best Regards,

Jessica Girling
Account Manager

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