

# Community Rugby League Participant Pays Insurance Program FAQ's for Participants/Families

# 1. Why have QRL implemented the policy that the insurance component of my registration must be paid at time of registration?

This change has been implemented to assist in keeping fees down, as insurance costs have risen. By implementing this process, we reduce the administration fees, which in turn enables the insurance costs to be kept low. This process also gives participants piece of mind, that they are insured from the time of registration.

# 2. Will the registration fees from my club change now that I am paying the insurance component at time of registration?

The 2024 registration fee will remain as it was set by your club, however the payment will be made in two separate components – registration fee to Club, insurance costs direct to QRL.

### 3. I don't have access to a credit/debit card, what can I do?

You can purchase a credit/debit card from a retail supplier, i.e., Australia Post, Supermarket.

# 4. Can I use my Fair Play voucher to pay the insurance cost?

No, the Fair Play voucher can only be used for registration fees.

# 5. Can I still pay the registration fees using a payment plan?

If your club currently offers payment plans for registration fees, they can continue to do this. However, the insurance costs must be paid at the time of registration.

# 6. I registered at Club A and paid my insurance costs, I am now transferring to Club B, do I have to pay the insurance costs again?

No, your insurance cover will transfer with you to Club B.

# 7. Will I still be covered for insurance if using a trial and train form?

Trial and Train forms will now be known as 'Come and Try' forms. QRL require a participant to be insured from the commencement of training. If the participant would like to 'come and try' Rugby League, they will need to complete a 'Come and Try' form which will outline a maximum trial period of two weeks and will also include an acknowledgement that there will be no insurance cover for personal accident. Participants will not be permitted to play in a trial or fixture match, without having paid the insurance premium.

## 8. What if I am 18 and applying for dispensation to play down?

You MUST apply for dispensation at the point of registration and you will be invoiced for the insurance premium separately. Note: you will not be available to play until the insurance premium is paid.

### 9. Can I get a refund on my insurance payment if I no longer want to play?

No, the insurance component is non-refundable. This is because this is the minimum retained premium which assists with costs associated with the insurance cover for the whole game.

### 10. What does my insurance payment cover?

Your insurance covers you to participate in all QRL sanctioned events to play & train in the game of Rugby League. For further information go to <u>AJ Gallager</u>

### 11. What do I do if I have to make an insurance claim?

Link to insurance claim process



### **QRL Junior Insurance Premiums**

AGE	PARTICIPANT PAYS
Under 6	\$20
Under 7	\$20
Under 8	\$25
Under 9	\$25
Under 10	\$25
Under 11	\$25
Under 12	\$25
Under 13	\$35
Under 14	\$35
Under 15	\$35
Under 16	\$40
Under 17	\$40