



**NSW SPORTING INJURIES
INSURANCE SCHEME**

**NEW SOUTH WALES
SPORTING INJURIES
INSURANCE
SCHEME**

Some of the Scheme's features:

- *Death and disability cover*
- *Security of NSW Government legislation*
- *Cover for all sporting events, trials, exhibition matches and authorised practice and training*
- *Available for amateur and professional sportspersons*
- *Lump sum payments*
- *Low premiums*
- *No brokerage or agents' fees*
- *Non-profit*
- *Grants*
- *Sports Safety Awards*



What does the Scheme do?

The Scheme provides insurance cover for the members of any sporting organisation which has elected to join. The Scheme pays a benefit to registered participants of a member organisation who are injured during an organised activity or sporting event and who have sustained a permanent disability of a specified kind as a result of that injury. Officials may also be included. A fatality caused by injury is also covered.

Who runs the Scheme?

The Scheme is administered by the Sporting Injuries Committee under the Sporting Injuries Insurance Act 1978. The Committee comprises seven members most of whom are involved in sport in some way. The permanent Chairperson is the General Manager of WorkCover NSW and the remaining six members are appointed by the Governor on the nomination of three ministers.

What injuries are covered and what are the benefits?

Any injury resulting in the permanent loss of a prescribed faculty or the use of some prescribed part of the body is covered by the Scheme. The disabilities covered can be found in the following tables. Partial as well as total incapacities are covered. For Table A injuries permanent loss of use or function of at least 50% must be established or in the case of knee, hip, elbow or shoulder injuries 33% loss of function of the whole of the limb.



No threshold applies to Table B injuries and the only requirement is to establish that a loss has occurred.

Benefits payable under the Scheme

Table A

Loss of use of an arm or the greater part thereof	\$43,265
Loss of use of lower part of an arm, a hand, or four fingers and thumb of a hand	\$37,050
Loss of use of a leg or the greater part thereof	\$39,500
Loss of use of lower part of a leg	\$33,970
Loss of use of a foot	\$32,945
Total loss of sight of both eyes or of only sighted eye	\$55,575
Loss of use of an eye (if the only sighted eye)	\$39,500
Loss of use of any eye (if other sighted)	\$23,030
Loss of hearing of both ears	\$33,970
Loss of power of speech	\$33,970
Loss of use of a thumb	\$16,075
Loss of use of an index finger	\$10,715
Loss of use of a middle, ring or little finger	\$5,645
Loss of use of great toe	\$10,715
Loss of both kidneys, or only functioning kidney	\$58,710
Loss of a kidney (if other functioning)	\$7,070
Loss of the spleen	\$7,070

Table B

Loss of mental capacity	\$171,000
Loss of sense of smell	\$9,290
Loss of sense of taste	\$9,290
Loss of sexual organs	\$27,530
Loss of an eye – where unsighted	\$12,310

The amounts of the benefits payable vary according to the type and degree of disability sustained and the amounts specified in the above tables are the maximum amounts payable.

For example, a fractured leg that failed to heal properly and resulted in a permanent 50% loss of usage would generate a benefit of \$19,750, half the (maximum) amount payable for total loss.

The amount of a payment for an incapacity specified in Table A would depend very largely on medical assessment – Table B benefits are determined at the discretion of the Sporting Injuries Committee, but of course based upon medical evidence.

The benefit payable in a case of multiple injuries, such as quadriplegia or paraplegia, is calculated by totalling the relevant amounts, but \$171,000 is the maximum benefit payable in respect of injuries arising out of the same accident.

For death \$70,680 is payable in respect of an adult, or a person under 18 years of age survived by dependants, and an additional \$2,850 for each dependent child. For death of a person under 18 years of age without dependants the Scheme provides a benefit not exceeding \$4,560 for reimbursement of funeral expenses – this is the only difference, in the amounts of the benefits, between junior and senior participants.

How has the Scheme performed to date?

Over \$10 million has been paid from the Sporting Injuries Fund to applicants from a range of sports including Rugby League, Rugby Union, Cricket, Touch Football, Soccer, Springboard Diving, Pony Clubs, Cycling and Fishing.

For more detailed information copies of the latest Annual Report may be obtained from the Committee or your local office of NSW Sport and Recreation.

What does it cost to join?

Premium rates have been determined for most sports and the following scale gives a sample of these:

Sport	Adult	Junior
Rugby League	\$17.38	\$3.63
Australian Football	\$7.64	\$1.54
Hockey	\$3.85	\$0.77
Soccer	\$3.85	\$0.77
Basketball	\$3.85	\$0.77
Netball	\$3.85	\$0.77
Cricket	\$1.87	\$0.38
Golf	\$0.93	\$0.22
Tennis	\$0.93	\$0.22

These rates determine the annual premiums payable by participant sporting organisations in respect of their registered participants. The junior rate applies to persons under 18 years of age and is approximately 20% of the adult rate. All member organisations are required to pay the calculated premium or a minimum of \$165.00 per year, whichever is the greater. Premiums quoted are inclusive of GST.

Who may join the Scheme?

The Scheme is relevant to all sport and any sporting organisation, the majority of whose participants are amateur, may apply for membership.

What is the Supplementary Sporting Injuries Scheme?

The Scheme is a non-contributory, Government funded benefits system which provides benefits for those seriously injured while participating in organised school sport or while engaged in specific programs of NSW Sport and Recreation.

For further information contact the Sporting Injuries Committee:

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Other information available: Scheme Handbook