



# Community Rugby League

## Participant Pays Insurance Program

### FAQ's for Participants/Families

#### 1. Why have QRL extended the participant pays insurance program to include seniors?

The addition of 18+ to the Insurance Program has been implemented to assist in keeping fees down, as insurance costs rise. By implementing this process, we reduce the administration fees, which in turn enables the insurance costs to be kept as low as possible.

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

The 2025 registration fee will be set by your club, however the insurance premium will be paid directly to QRL.

#### 3. How were the premiums calculated?

QRL have worked closely with AJ Gallagher on calculating the premiums using a whole of game participation approach.

#### 4. 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.

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

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

#### 6. 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.

#### 7. 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.

#### 8. 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.

## 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 [AJ Gallager](#)

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

Link to insurance [claim process](#)

AGE	PREMIUM
U6 (League Tag)	\$20
U7 (Tackle Ready)	\$20
U8	\$30
U9	\$30
U10	\$30
U11	\$30
U12	\$30
U13	\$45
U14	\$45
U15	\$45
U16	\$50
U17	\$50
U18	\$60
19+	\$150
Player League Tag U8+	\$30