



22 October 2024

COMMUNITY RUGBY LEAGUE MEMO

RE: Participant Pays Insurance Program 2025

TO: All, Clubs and Leagues

FOR: URGENT DISTRIBUTION

Please be advised that the Participant Pays Insurance Program will extend to 18+ participants in 2025. As per the Junior Insurance Program in 2024, the insurance products will be a compulsory payment required at the time of the participants registration.

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.

Insurance Cover

The following lines of insurance are covered under the premium:

- Personal Accident
- Public Liability
- Club Management Liability

Clubs will still be required to source their own insurance for building/contents etc.

Registration Fees

Registration fees are set by Clubs:

- When setting these registration fees please consider that the participant is now paying in two separate components:
 1. Registration fee to club
 2. Insurance cost direct to QRL
- Subsequently registration products should reduce by the insurance component:
 - i.e. U18 registration \$180 (example) should change to the following:
 - Club registration product \$120
 - Insurance premium \$60

Insurance Premium Products

These will be set as compulsory items at State Level. Clubs are not required to include the premiums in the set up of the clubs' registration products.

Participant Confidence

Knowing that comprehensive insurance coverage is in place allowing you to focus on your passion for rugby league without unnecessary worries about potential financial liabilities.

Insurance Program Involvement

All Clubs are required to participate in this program, there is no option to 'opt-out'.

Come and Try

The Trial and Train forms were superseded and replaced by the [Come and Try](#) form in 2024. 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. This form outlines a trial period of two weeks and includes an

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acknowledgement that there will be no insurance cover for personal accident. If the Local League wish to allow the participant to trial, they will be required to pay the relevant insurance premium on MySideline at the time of registration and either seek payment from the participant or absorb the cost.

Player Transfers

If a participant transfers from one club to another after paying their insurance costs, the premium will transfer with the participant.

Premium Refunds

The insurance premium is non-refundable. The reason for this is that the minimum retained premium assists with the costs associated with the insurance cover of the whole game.

Processing Claims

The claims process has not changed – [AJG Community Rugby League](#)

Premiums

AGE	2024 Premium	2025 Premium
U6 (league tag)	\$20	\$20
U7 (Tackle Ready)	\$20	\$20
U8	\$25	\$30
U9	\$25	\$30
U10	\$25	\$30
U11	\$25	\$30
U12	\$25	\$30
U13	\$35	\$45
U14	\$35	\$45
U15	\$35	\$45
U16	\$40	\$50
U17	\$40	\$50
U18		\$60
19+		\$150

Yours sincerely,

Mr Adam Vanzanten
General Manager

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