



# Sporting injuries

You don't have to be a professional sports person to receive a benefit for a serious sporting injury.

If you sustain a serious sporting injury, either at school or as part of a community sporting club in NSW, you may be able to claim through the icare sporting injuries insurance scheme.

It's a no-fault scheme that the NSW Government introduced over 30 years ago to provide benefits for people seriously injured playing sport. This includes all authorised sporting activities in NSW schools, as well as sports organisations that have insurance cover through us.

## Who is covered by the scheme

All types of sporting organisations may be eligible to take out our cover.

Our sporting injuries insurance cover for the organisation include both players and officials.

Sporting organisation participants are covered for injuries sustained during an 'authorised sporting activity,' which includes competitions, trials and training.

Schools don't need to take out an insurance policy with us. By default, the scheme covers all children in NSW schools Government and Private that are seriously injured in an authorised school sporting activity.

This includes things like:

- sports carnivals
- authorised competitions and training.

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## Types of injuries we cover

Home

We cover serious injuries, such as permanent loss affecting a participant's arms, legs, sight, hearing and mental capacity. We don't cover minor injuries, like breaks, sprains, abrasions, cuts and bruises, or dental injuries.

During the application process, the injured person will need to have reached maximum medical improvement before we can finalise their claim.

Whether someone with a sports injury is eligible to receive a benefit, and how much they can receive, will be determined by the percentage of medical impairment. For more detail, refer to the [Sporting injuries benefits and payments guide](#).

## Workers insurance exemption

Participants in the scheme are not deemed to be 'workers' under NSW workers compensation legislation when they are:

- participating in an authorised activity of your organisation
- engaged in training or preparing with a view to participating in an authorised activity
- on a journey in connection with participation or training.

This means that if they're covered under your sporting injuries insurance policy, they may not need workers compensation insurance coverage.

However, as each person's circumstances are unique, [contact us](#) if you need more information.

## How to make a claim

If you're seriously injured and eligible to apply for a benefit, you will need to notify us within 12 months of the incident.

Our claims and benefit processes are supported by state government legislation, so you don't need to engage a solicitor.

When lodging an application for benefits, you'll need to include:

- the appropriate application form from the list of downloads below
- a statement from an official of your sporting organisation detailing the circumstances of the injury and confirming the participant was a registered person doing an authorised activity
- a statement from the participant detailing the circumstances surrounding the injury
- a statement from at least one witness to the injury describing the circumstances surrounding the injury
- medical documents to support the claim, such as medical reports, hospital notes, etc.

## Serious injury claims

Any time there's an injury that could result in a claim for benefits, you need to start by filling out the initial injury advice form which you can download below.

## Death claims

To apply for death benefits for a deceased participant, their dependant will need to complete the death benefit application form below.

If you want to discuss the claims process you can call us on [1800 221 960](tel:1800221960) or email us at [wiclaims@icare.nsw.gov.au](mailto:wiclaims@icare.nsw.gov.au).

## Types of benefits

All sports insurance payments are paid as lump sum benefits.

The maximum amount payable in respect of all injuries suffered by the participant as a consequence of a single incident is \$171,000.

You can download our [Sporting injuries benefits and payments guide](#) to see the full list of types of

benefits.

The total amount of the lump sum payment available depends on the type and severity of the injury sustained, which is outlined in the Sporting injuries and benefits guide at the bottom of this page.

## Injury payments

The injury determines the total amount of the lump sum that you'll be paid.

In the case of multiple injuries such as quadriplegia and paraplegia, the benefit payable is calculated by adding the various benefits payable for each injury.

## Death benefit

For a person over 18 years of age the full death benefit of \$70,680 is payable, plus an additional \$2,850 for each dependent child.

Where the deceased is under the age of 18 and has no dependants, the schemes provide a benefit up to \$9,000 for funeral expenses.

## School children

Any benefit paid to school children under the Supplementary Sporting Injuries Benefits Scheme is required to be refunded to NSW Sporting Injuries where:

- an action for damages for death or injuries sustained is successful against the State Government, another Australian State or Territory or of any country
- an action for damages for death or injuries sustained is successful including against any sporting organisation
- a benefit has been paid under any contract of insurance including a sporting organisation's player accident insurance.

## Guidelines and policies

We seek to change the way people think about insurance and care by providing world class services to people, businesses and communities. What we do and how we operate as a business is framed by

government legislation, guidelines and policies.

The NSW Government provides serious injuries insurance for certain athletes, and school children.

### More information:

- [Sporting Injuries Insurance Act 1978 \(PDF, 0.4 MB\)](#)
- [Sporting Injuries Insurance Rule 1997](#)
- [Sporting Injuries Insurance Regulation 2014](#)

## Downloads for sports organisations

## c) Sporting injuries benefits and payments guide

**S-** 0.16 MB(PDF) | Uploaded 09 Jul 2024

**1f** Use this form for tables and information that outlines the benefits and cover the Schemes provide.

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## #0 Initial injury advice for sports organisations

0.07 MB(PDF) | Uploaded 27 Apr 2021

**10** Use this form for cases where an injury is serious and could result in a claim on the scheme.

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## #10 Injured participant benefit application for sports organisations

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**Use this form to apply for injury benefits be a registered participant.**

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## Deceased participant benefit application for sports organisations

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**Use this form to apply for death benefits for a deceased participant.**



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# Downloads for schools and NSW Office of Sport

## c) Sporting injuries benefits and payments guide

**S-** 0.16 MB(PDF) | Uploaded 09 Jul 2024

Use this form for tables and information that outlines the benefits and cover the Schemes provide.

[Notice of serious injury or deceased participant for schools and departments](#)

0.08 MB(PDF) | Uploaded 27 Apr 2021

Use this form to notify NSW Sporting injuries of a serious injury or death. To be completed by an official representative of the prescribed organisation.

[Injury benefit application for schools and departments](#)

0.08 MB(PDF) | Uploaded 27 Apr 2021

Use this form to apply for injury benefits by a school child or participant in an activity of NSW Sport and Recreation

[Deceased participant benefit application for schools and departments](#)

0.08 MB(PDF) | Uploaded 27 Apr 2021

Use this form to apply for death benefits for a deceased person participating in a school sporting activity or authorised activity of NSW sport and recreation.

Tagged in: [Sports insurance](#)

# Understanding benefits

Download our table of financial benefits



## Related content

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# Celebrating excellence: icare Sporting Injuries and the Champions of Sport Awards

In New South Wales we know that sport is more than a game, it's where teams become family, communities are created, and individuals are inspired.

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## Feedback and complaints

If you're unhappy about an experience you've had with us, we want to hear about it.

[Read more](#) 

Information | 02 May

## Feedback and complaints: Sporting Injuries

If you're unhappy about something or wish to make a complaint, talk to your Sporting Injuries policy or claims contact. They may be able to rectify your concerns immediately.

[Read more](#) 

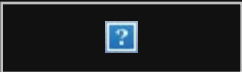
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## Third quarterly update of icare's Improvement Program

# released

This update sets out Promontory Australia's observations on icare's progress in addressing the McDougall and GAC Recommendations during the period from 1 May 2022 to 31 July 2022.

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