



2016 Player Information Booklet



NORTHS
LEAGUES CLUB



Norths Juniors
Ladies committee



Northern Suburbs Senior Rugby League Registration and Match Payments

Players have asked for a summary of match payments and registration that the club provides. Below is a breakdown of your match payments, registration fees and the areas it helps to pay for. Player contribution is approximately 8% of our total running costs; the committee raise funds and get sponsorship to cover the majority of costs incurred to run the club. If required we can give any player a full breakdown of our season costs including (but not limited to) referees bills, strapping costs, field expenses, affiliation fees, equipment purchasing, etc.

Below shows a table of payments and penalties

Match Payments 2016 – for fully financial players only*

	A Grade	Res Grade	C Grade	Under 19s @ Open Women
Win	\$150.00	\$50.00	Nil	\$20.00 see note
Draw	Nil	Nil	Nil	Nil
Loss	Nil	Nil	Nil	Nil
Rego Paid 4 th fixture	Full payment	Full payment		Full payment
Rego not paid by 4 th fixture	No Payment	No Payment		No Payment
Miss 1 st Training Session in week of win	Win reduced by \$50.00	Win reduced by \$15.00		Win reduced by \$7.50
Miss 2 nd Training Session in week of win	Win reduced by a further \$25.00	Win reduced by a further \$10.00		Win reduced by a further \$2.50
Miss Mid Season Event/Fundraiser	\$50 deducted from season payments	\$20 deducted from season payments	Nil	\$20 deducted from season payments
Miss Presentation Night Event	\$50 deducted from season payments	\$20 deducted from season payments	Nil	\$20 deducted from season payments

*Fully financial means all fees are paid by the due dates as listed in this document.

This follows on from the table

A Grade - \$150.00 a Win nothing for a Draw or Loss

B Grade - \$50.00 a Win nothing for a Draw or Loss

Under 19 & Open women - \$20.00 a Win reimbursement of costs, nothing for a Draw or Loss (by QRL rules under 18 teams can not be paid a win bonus)

Players can if required play their grade and then play a higher grade and the player will receive both grades match payments.

If a player does not attend training in the week of a win the player will lose an amount of their match payment (this is on your contract) Attendance will be taken by the managers so make sure you see them at training.

A Grade - \$50.00 for one training session and a further \$25.00 for second training session.

B Grade - \$15.00 for one training session and a further \$10.00 for the second training session.

Under 19 & Open women - \$7.50 for one training session and a further \$2.50 for the second training session.

Note: if you are an unfinancial member of the club you will not receive match payments until you are (see registration next page). Match payments will not be paid retrospectively. I.e. if you won a game in the first 4 weeks and you don't pay your registration until after the 4th fixture which is after the cut off date, you will not be paid for any wins prior to that. All wins after full payment of registration will be paid by the club.

This is designed to encourage players to attend training and fulfil their commitments to the club, coaches and fellow players.

Match Payment Collection

All match payments will be paid at the conclusion of the season and after presentation night has been held. All payments must be collected in person from the club by June 30 2017 or will be returned to club funds as a donation. A number of payment collection windows will be scheduled at the conclusion of the season with any outstanding payments available at prearranged times once training recommences for the 2017 season.

Registration

Senior Mens & Womens (all grades) \$200.00

Registrations are preferred to be paid in full at sign on as this money goes towards paying our preseason bills such as player insurance (approximately \$12,000/year). Registration can be paid off in stages if required. To be eligible to receive match payments all players must ensure that they meet all the requirements below.

First \$50 - Payable upon registration/before being eligible for selection

Second \$50 - Payable by March 31 or prior to first fixture, whichever is the latter. Receive Shorts and Socks (all players must wear the updated Blue Dog Training Shorts in season 2016)

Third \$50 - Payable by April 30 or 4th fixture, whichever is the latter. Receive Training Shirt.

Final \$50 - Payable by June 30th to receive any match payments.

Registration Instalment Dates and Breakdown			
Date Due	Instalment Amount	Minimum Total Paid	Receive
When lodging registration.	\$50	\$50	Leagues Club Membership and Players Pass for home games
Before March 31 or First Fixture – whichever is the latter	\$50	\$100	Shorts and Socks (Blue Dog Training Sponsored)
Before April 30 or Fourth Fixture – whichever is the latter	\$50	\$150	Training Shirt.
Before June 30 Deadline	\$50	\$200	

Players are required to pay registration to the club at the beginning of the season. Registration to the club makes you a financial member and gives certain benefits and is your commitment to playing for Northern Suburbs Seniors.

1. Players who have paid at least their half registration (**\$100**) by the **APRIL 30** 2016 or round 4 whichever is later **AND** paid their **FULL REGISTRATION (\$200) by JUNE 30** 2015 will be eligible for all match payments.
2. Match payments will not be paid to players that are not financial.
3. Match payments will be allocated to players on completion of registration payments.
4. Registration can be paid off, just come and see a committee member, but must be fully paid by June 30th. Unfinancial players can not take the field after the June 30th deadline.
5. Registration will not be taken out of match payments; registration is the player's commitment to the club.
6. All new registered players who sign on, after the season starts will have 4 weeks to pay their registration.

A breakdown of your registration entitles you to

Leagues Club Membership	
(If player will remain under the age of 18 for the duration of the season they may nominate a third party to receive their membership – i.e. parent, sibling, etc)	
Entitles you to discounted drink and meal prices, entry into the weekly members draw, etc	\$10.00
Shorts and Socks or Club Shirt	\$40.00
Training Shirt	\$30.00
Ticket to Presentation Night	\$30.00
Compulsory insurance (approximate figure based on 2015 costs)	\$110.00
Players Pass - Entry into all home games	\$40.00
Affiliation fee to Ipswich Rugby League (per player)	\$25.00
Total Seniors	\$285.00

Game fees: have been eliminated this season with our restructuring of the registrations.

Insurance

All players are covered by insurance when they pay their registration. This does not include loss of income insurance. Loss of income insurance is the responsibility of the player concerned. Northern Suburbs can help find contacts who can advise you about appropriate income protection insurance. Most Superannuation funds do have a loss of income protection insurance built in to their premiums, please check yours out.

Attached is a flyer from the QRL insurance brokers OAMPS, outlining what your entitlements are. Please read this flyer carefully, Northern Suburbs will help fill in any claim forms for players.

All our strappers and league safe personnel are fully qualified and aware of their responsibilities in regards to insurance details and what needs to be written down for any injury that has occurred.

Contact List

Follow us on Facebook to keep up to date with news and training info:

[North Ipswich Tigers Senior RLFC](#)

And find us on the web at:

www.northipswichleagues.com.au

A Grade.

Coach : Anthony O'Brien - 0418 727859
Manager : Joey Colthup – 0455 024815

Res Grade.

Coach : Val Brown - 0426 214305
Manager : Cam Beutel – 0447 561240

Under 19.

Coach : Cliff Langer : 0437 636897
Manager : Matt Hayes : 0406 230646

C Grade.

Open Womens.

Coach : Ron Newland – 0407 874207
Manager :

U18 Girls.

Coach :
Manager :

U16 Girls.

Coach : Jeff Tapuala – 0402 637431
Manager : Jenny Middlemiss – 0409 262221

U14 Girls.

Coach : Veronica White – 0477 824643
Manager :

Committee.

President : Wayne Middlemiss 0417 567 271
Paul Court 0431 495 899
Treasurer : Michelle Court 0408 782 184
Secretary : Sarina Irwin 0475 937 754
Registrar : Jenny Middlemiss 0409 262 221

Note: It is the player's responsibility to contact the appropriate person if you can not make training, games or have an injury that needs looking after.

Dear CRL Registered Players, Parents and Guardians

We are pleased to present this quick guide to the 2012 CRL Statewide Insurance Program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available on the CRL website at www.crl.com.au (click on "Insurance") or call CAMPS on 1800 SPORT 0 (1800 776 780).

General Insurers in Australia are prohibited (refer section 67 of the National Health Act 1953 as amended) from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the "Medicare Gap".

Please be aware that your Club or Local League must take out the compulsory minimum level of cover for each of its Teams.

This minimum level of cover means this program is not "comprehensive" and as such we encourage all participants to take out Private Health, Life and Income Protection Insurance according to their own individual needs and circumstances. It is an individual's responsibility to ensure that he/she has adequate insurance cover for his/her needs.

We wish all participants a safe and enjoyable 2012 rugby league season.

Yours sincerely

Endorsed by


Terry Berryman
Account Executive
CAMPS Insurance Brokers


Rob Moore
Chief Executive Officer
GLD Rugby League

Insured Persons - Category 1

All Registered Senior Players in under 19 teams and above of Clubs or Local Leagues affiliated with the Queensland Rugby League and its Divisions.

Insured Persons - Category 2

All Registered Coaches, Registered Match Officials, Officials, Administrators, Voluntary Workers and Registered Junior Players of Clubs or Local Leagues affiliated with the Queensland Rugby League and its Divisions.

Age Limits

5 years and over up to 100 years

Scope of Cover

The policy provides worldwide cover (excluding USA & Canada) for injury to all insured persons whilst involved in the following CRL & AFL sanctioned Rugby League activities or events;

- Playing in official club, school, CRL/AFL representative games (excluding Kangaroos) & NRL development squad activities but only where no other covers are in place.
- Participation in official organised training or practice sessions, or official functions.
- Travelling to or from club, school, CRL/AFL representative games (excluding kangaroos), NRL development squad activities, training, meetings or official functions. (limited to 20% if the applicable Capital Benefit)
- Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating.
- Engaged in authorised voluntary work/committee meetings.
- Playing in trial games of the player's own Club and/or any game in which the player is participating in an attempt to be graded for an NRL Club.

Note: End of season social trips are not covered under this policy

*Injury, in the context of this policy, means bodily injury which:

- is sustained during the policy period (31 December 2011 - 31 December 2012) and whilst engaged in the above insured activities; and
- is a result of an accident caused by sudden, violent, external and visible means; and
- Occurs solely and directly and independently of any other cause, including any illness, sickness, disease, pre-existing physical or congenital conditions or health risks.

Important Note - Liability Insurance

Liability cover does not apply to claims or incidents brought by one participant against another participant for personal injury or property damage occurring whilst compelling and or practicing.

COVER	INSURED PERSON	
	CATEGORY 1	CATEGORY 2
PUBLIC LIABILITY	\$20,000,000	\$20,000,000
PRODUCTS LIABILITY	\$20,000,000	\$20,000,000
PROFESSIONAL LIABILITY	\$5,000,000	\$5,000,000
CAPITAL BENEFITS		
- Funeral & Quatriging	\$300,000	\$300,000
- Death & other Capital benefits	\$150,000	\$150,000
- Under 18 Death benefit limited to	\$10,000	\$10,000
- Death & Capital Benefits (70 to 100 years)	\$10,000	\$10,000
LOSS OF INCOME		
- Weekly benefit limit	Not Insured	\$200
- Benefit %	(optional cover available)	85%
- Benefit period		52 weeks
- Excess		14 days
STUDENT ASSISTANCE		
- Weekly benefit limit	Not Insured	\$500
- Benefit %	(optional cover available)	100%
- Benefit period		12 weeks
- Excess		14 days
HOME HELP		
- Weekly benefit limit	Not Insured	\$500
- Benefit %	(optional cover available)	100%
- Benefit period		52 weeks
- Excess		14 days
PARENTS ALLOWANCE		
- Daily benefit	Not Insured	\$15
- Maximum benefit	(optional cover available)	\$1,500
- Excess		24 hours
NON-MEDICARE MEDICAL EXPENSES		
- Limit	\$2,500	\$2,500
- Benefit	80%	80%
- Excess (no Private Health Insurance)	\$50	\$50
- Excess (Private Health Insurance)	Nil	Nil
FUNERAL EXPENSES		
- Limit	\$5,000	\$5,000
ANCILLARY NON-MEDICAL EXPENSES		
- Travel & accommodation expenses to resolve treatment		
- Limit	\$1,000	\$1,000
- Benefit	80%	80%

Notes: Accommodation expenses capped at \$150 per night