

Sporting injuries benefits

NSW Sporting Injuries provides financial benefits under the Sporting Injuries Insurance Scheme and the Supplementary Sporting Injuries Benefits Scheme.

Both Schemes provide lump sum benefits for permanent disablement only. You may have to wait until your injury has stabilised prior to finalising your claim, having your injury independently assessed and then receiving your benefit. All benefits are approved by NSW Sporting Injuries prior to payment.

In some instances, there is a set minimum percentage loss of use in order to receive a benefit. The benefits payable will be the assessed percentage of loss by the total capital benefits specified below.

There is no reimbursement of medical expenses or replacement of income benefits provided under the Schemes.

Benefits are legislated under the *Sporting Injuries Insurance Act 1978*.

Table A	\$
Part 1 – injuries related to arms	
Permanent loss of not less than 30% of the use of:	
a. either arm or the greater part thereof	43,265
Permanent loss of not less than 50% of the use of:	
b. lower part of either arm, either hand or four (4) fingers and thumb of either hand	37,050
c. thumb	16,075
d. index finger	10,715
e. middle, ring or little finger	5645
Part 2 – injuries related to legs	
Permanent loss of not less than 30% of the use of:	
a. either leg or the greater part thereof	39,500
Permanent loss of not less than 50% of the use of:	
b. lower part of either leg	33,970
c. foot	32,945
d. great toe	10,715
Part 3 – injuries related to sight	
Permanent and total loss of sight of both eyes (or of one eye if it was the only sighted eye)	55,575
Permanent loss of not less than 50% of the use of:	
a. one eye, if it was the only sighted eye	39,500
b. one eye, if it was not the only sighted eye	23,030
Part 4 – miscellaneous injuries	
Permanent loss of not less than 10% of:	
a. hearing of both ears	33,970
Permanent loss of not less than 50% of:	
b. power of speech	33,970
Permanent loss of sighted eye	12,310
Permanent and total loss of the use of:	
a. both kidneys (or one kidney, if it was the only functioning kidney)	58,710
b. one kidney, if it was not the only functioning kidney	7070
c. spleen	7070

Table B		\$
Part 1 – injuries related to cognition		
There is no minimum percentage of permanent loss required for these benefits		
Permanent loss of:		
a. mental capacity		171,000
b. sense of smell		9290
c. sense of taste		9290
Part 2 – physical injuries		
There is no minimum percentage of permanent loss required for these benefits		
Permanent loss of:		
a. all sexual organs or part thereof		27,530
b. sightless eye		12,310

In the case of multiple injuries such as quadriplegia and paraplegia, the benefit payable is calculated by totalling the various benefits payable under Table A and Table B above.

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

Note: any benefit paid 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.

Death Benefits

In respect of an adult or a person over 18 years of age survived by dependants, the full death benefit of \$70,680 is payable plus an additional \$2850 for each dependent child.

Where the deceased is under the age of 18 and has no dependants, the schemes provide a benefit not exceeding \$9,000 for reimbursement of funeral expenses.

More information

For more information on NSW Sporting Injuries benefits and entitlements or how to apply, visit sportinginjuries.nsw.gov.au, email contact.us@sportinginjuries.com.au or call (02) 4321 5392.

To enquire about a claim call 1800 221 960 or email WCA.claims@workcover.nsw.gov.au

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Information on the latest laws can be checked by visiting the NSW legislation website legislation.nsw.gov.au

This publication does not represent a comprehensive statement of the law as it applies to particular problems or to individuals or as a substitute for legal advice. You should seek independent legal advice if you need assistance on the application of the law to your situation.

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