



INSURANCE FOR PLAYERS

AUSTRALIAN FOOTBALL NATIONAL RISK PROTECTION PROGRAMME

Important information

Players registered with an affiliated AFL Club enjoy the benefits of coverage under a Personal Injury policy, however there are three very important points players should be aware of.

1. PERSONAL INJURY COVER

CAN PAY FOR NON-MEDICARE MEDICAL EXPENSES

'Non-Medicare' means medical costs that can't be claimed through Medicare.

Items include physio, chiro, dental, ambulance transport and private hospital accommodation.

2. PERSONAL INJURY COVER IS **NOT** PRIVATE HEALTH INSURANCE

It is law that Medicare items can't be claimed on Personal Injury cover. These items can be claimed on Private Health Insurance and include services such as doctors and surgeons.

3. PERSONAL INJURY COVER IS **NOT** INTENDED TO BE LIFE INSURANCE

Personal Injury cover is a policy for injuries occurring due to an accident. It is not a sickness or illness policy.

BENEFITS

The Personal Injury cover **starts** at a standard level called Bronze. This includes:

- a. 50% reimbursement of non-Medicare expenses
- b. \$2,000 maximum per claim
- c. \$100 excess
- d. Capital Benefit maximum \$100,000
- e. Quadriplegia/Paraplegia maximum \$750,000

UPGRADES

Upgrading cover is **optional** and is available for teams or individuals. Upgrade options include:

- Adding Loss of Income cover
- Increasing the Quadriplegia/Paraplegia maximum to \$1,000,000
- Increasing Non-Medicare benefits

Some States and Leagues do this automatically so check with your club what level of benefits you qualify for.

RECOMMENDATIONS

It is **strongly** recommended that all players investigate their personal insurance needs. Players should consider the benefits of:

- Private Health insurance
- Life Insurance
- Loss of Income (particularly for self-employed players)
- Ambulance Subscription

WANT TO KNOW MORE?

Information including **how to claim, how to upgrade cover** and **details for further enquires** can be found on the dedicated Australian Football National Risk Protection Program website www.jltsport.com.au/afl

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