



# JLT SPORT

## PROGRAMME SUMMARY

### AUSTRALIAN FOOTBALL NATIONAL RISK PROTECTION PROGRAMME

#### VICTORIAN AMATEUR FOOTBALL ASSOCIATION





WHAT IS COVERED?		LIMITS & EXCESS	
	<p><b>PUBLIC LIABILITY</b></p> <p>Protection for financial risks associated with legal action against your club</p>	<p>General &amp; Products Liability</p> <p>Errors &amp; Omissions</p>	<p>\$30,000,000 (\$1,000 Excess)</p> <p>\$20,000,000 (\$1,000 Excess)</p>
	<p><b>CLUB MANAGEMENT LIABILITY</b></p> <p>Protection for committee members of your club</p>	<p>Directors &amp; Officers</p> <p>Employment Practices</p> <p>Employee Theft</p>	<p>\$10,000,000 (Nil Excess, in part)</p> <p>\$10,000,000 (\$5,000 Excess)</p> <p>\$1,000,000 (\$5,000 Excess)</p>
	<p><b>PERSONAL INJURY</b></p> <p>Financial assistance for some medical costs associated with football related injuries</p>	<p>Four levels of cover are available under this section of the Programme. Please refer to the next page for further information.</p>	



Personal Injury cover is designed to offer some peace of mind to players, officials and volunteers of a club by having protection for certain costs related to an injury sustained whilst involved in a club activity. Clubs have the option of selecting a higher level of cover as well as the flexibility to include Loss of Income coverage.

## COVERAGE LIMITS & EXCESS

The Personal Injury coverage section of the Programme automatically provides all affiliated insured clubs with the standard Bronze level of cover.

LEVEL	NON-MEDICARE MEDICAL BENEFIT	CAPITAL BENEFIT*	QUAD/PARA EVENTS
	Reimbursement for items that are not claimable in any way through Medicare.	Provides cover in the event of death or permanent disability.	Provides cover in the event of permanent and incurable quadriplegia or paraplegia.
 <b>PLATINUM</b> (optional upgrade)	90% reimbursement, \$7,500 max. per claim \$50 excess per claim	\$250,000 Maximum	\$1,000,000 Maximum
 <b>GOLD</b> (optional upgrade)	90% reimbursement, \$3,500 max. per claim \$50 excess per claim	\$200,000 Maximum	\$1,000,000 Maximum
 <b>SILVER</b> (optional upgrade)	75% reimbursement, \$2,500 max. per claim \$75 excess per claim	\$150,000 Maximum	\$1,000,000 Maximum
 <b>BRONZE</b> (automatic base cover)	50% reimbursement, \$2,000 max. per claim \$100 excess per claim	\$100,000 Maximum	\$1,000,000 Maximum

\* Capital Benefit sum in the event of an under 18 death is restricted to 20% of the applicable maximum payout of each level


## UPGRADING COVER

Clubs can choose to upgrade to a higher level of cover to provide players with increased benefits (Capital Benefits, Non-Medicare Medical benefits) and/or purchase Loss of Income coverage. **Upgrading cover is optional.** Individual players can also elect to purchase Loss of Income cover.

## LOSS OF INCOME COVER

Provides reimbursement of a claimants' weekly income. Please refer to the Upgrading Cover section at [www.afl.jltsport.com.au](http://www.afl.jltsport.com.au) for full benefits and limits, and further specific information.

### WANT TO KNOW MORE?

 visit [www.afl.jltsport.com.au](http://www.afl.jltsport.com.au) or alternatively,  
 call our dedicated JLT Sport team on: 1300 130 373

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