

UMPIRE UPGRADE FORM

FOR PERIOD: 1ST NOVEMBER 2018 TO 1ST NOVEMBER 2019

PLEASE NOTE: UPGRADES ARE EFFECTIVE FROM DATE JLTSPORT RECEIVES THIS FORM.

To view the Policy Wordings, Summary of Covers and other important information, terms and conditions (including the Product Disclosure Statement), please refer to:

www.jltsport.com.au/afl



Please send your completed Upgrade Form to: JLT Sport		
POST PO BOX H25 AUSTRALIA SQUARE NSW 1215	EMAIL JLTSPORT@JLTA.COM.AU	FAX: (02) 8824 1690



UMPIRE UPGRADES

WHAT DOES UPGRADING COVER MEAN?

All club umpires and league appointed umpires receive the basic level of cover for Non-Medicare Medical benefits. This basic level of cover is called "Bronze". Leagues and Associations can choose to upgrade their umpires from Bronze to Gold Cover to provide increased benefits and reimbursements of Non-Medicare Medical Expenses. Upgrading cover is optional. Leagues and Associations should consider the costs and inform members of all decisions made in regard to Upgrading Cover. For details regarding cover, including important information, terms and conditions, please refer to www.jltsport.com.au/afl

HOW DO WE UPGRADE OUR UMPIRE'S NON-MEDICARE MEDICAL COVER?

1. Complete Section A and Section B of the Upgrade Form.
2. Attach your payment to the Upgrade Form and forward it JLT Sport.
3. Upgrades are valid from the date JLT Sport receives this form and are subject to 14 day credit terms.

LOSS OF INCOME COVER PURCHASE

WHAT IS LOSS OF INCOME COVER?

Loss of Income Cover is OPTIONAL and the League/Association must purchase this cover separately from Non-Medicare Medical cover. Loss of Income Cover provides reimbursement for either 80% of the injured umpire's net weekly income or \$400 per week – whichever is the lesser. Coverage is for a maximum of 52 weeks and a 14 day elimination period applies.

HOW DO WE PURCHASE LOSS OF INCOME COVER FOR OUR UMPIRES?

1. Complete Section A and Section C of the Upgrade Form
2. Attach your payment to the Upgrade Form and forward it to JLT Sport
3. Loss of Income Purchases are valid from the date JLT Sport receives this form and are subject to 14 day credit terms.

Please note: the advice contained in this form is general. To help you decide if the cover suits you, please read the Product Disclosure Statement. We are also happy to provide you with further information.

IMPORTANT INFORMATION:

- o All rates on this form are inclusive of all government charges, GST and fees
- o The umpires only receive the upgraded cover whilst representing the League/Association noted on this form
- o The Loss of Income benefit payable is limited, subject to the Trustee's discretion, to the lesser of \$500 or 80% of net weekly earnings. Please note that actual payments made to the claimant are made net of tax.
- o No Loss of Income benefit will be payable if the umpire is not in Permanent or Regular Casual employment at the time of the injury – also subject to the Trustee's discretion.
- o All umpires within the League/Association must be included in the cover. Upgrades and Loss of Income Purchases are not available to individual umpires.
- o Umpires are covered whilst training throughout the year, therefore it is important to submit this form and payment early to ensure pre-season training sessions are covered.

The Australian Football National Risk Protection Program JLT Discretionary Trust (JDT) Arrangement for the Australian Football League is issued by JLT Group Services Pty Ltd., 16 Hutt St, Adelaide, SA 5000.

JLT Sport is a division of Jardine Lloyd Thompson Pty Ltd, ABN 69 009 098 864, AFS Licence No. 226827, Level 8 570 Bourke Street, Melbourne, VIC, 3000.

SECTION A: UPGRADE DETAILS

Step 1: League/Association Details

1 _____
League/Association Name

2 _____ 3 _____
Contact Person Contact Phone Number

4 _____ 5 _____
Postal Address State Post Code

5 _____
Email Address

Step 2: Total Amount Payable	Total
Section B (Non-Medicare Medical Upgrade) Sub-total	\$ _____
Section C (Loss of Income Purchase) Sub-total	\$ _____
Grand Total – Total Amount Payable	\$ _____

Step 3: Club Declaration

I, the undersigned, declare that I am an authorised representative of _____
Name of Club

(a) I have read the PDS and agree to be bound by the Rules. I am aware that the withdrawal from the JDT Arrangement as a Member does not entitle the Member to a refund of the Total Membership Contribution in full or in part, other than any applicable return Membership Contribution in respect of the unexpired portion of the Insurance Cover.

(b) I agree to receive the PDS, FSG and annual report for this product online at www.jltsport.com.au/afj or I have obtained a hard copy of the PDS and FSG. I have reviewed those documents including the "Important Information" section of the FSG.

(c) Privacy Act implications: Upon joining the JDT Arrangement, you as a Member, acknowledge that, as part of the financial reports, the Trustee will be declaring Members' detailed Claims data to all Members and service providers performing specific tasks on behalf of the Trust.

_____ / _____ / _____
Authorised Club/League/Association Representative's Name (please print) Authorised Club/League/Association Representative's Title/Position

_____ / _____ / _____
Authorised Club/League/Association Representative's Signature Date

Step 4: Submit your Upgrade Form

Postal Address: PO BOX H25, AUSTRALIA SQUARE NSW 1215
 Email Address: jltsport@jlta.com.au
 Fax: 02 8824 1690

Step 4: Submit your Upgrade Form

JLT Sport will provide you with a Tax Invoice AFTER we receive this application form which will detail the payment options. Payment must be made within 14 days of receipt of the invoice.

If you would like to make payment for upgraded cover via monthly instalments, please tick the box below and we will send you a Pay by the Month contract for your review. If acceptable and you wish to take advantage of this offer, please complete, sign and return to us as soon as possible.

Pay by the Month

SECTION B: NON-MEDICARE MEDICAL UPGRADE

The Australian Football National Risk Protection Programme JLT Discretionary Trust (JLT) Arrangement. ABN: 37 378 340 834

Before signing this form, it is essential you have read and are prepared to be bound by the Product Disclosure Statement (PDS) and Financial Services Guide (FSG). For a copy of these documents and other important information, terms and conditions, please refer to:

Period of Cover

FROM: Cover is valid from the date JLT Sport receives this form and payment

TO: 1st November 2019

All club and league appointed umpires receive as a minimum the basic level of cover for Non-Medicare Medical benefits. This basic level of cover is called Bronze.

TABLE (A) below demonstrates the Gold Cover Upgrade available to Umpires:

TABLE (A) Optional Upgrade		
	Bronze (Basic Cover)	Gold Cover
Non-Medicare Medical Costs	50% Reimbursement	90% Reimbursement
	\$2,000 max. per claim	\$3,500 max. per claim
	\$100 excess per claim	\$50 excess per claim
Capital Benefits	\$100,000	\$200,000

TABLE (B) below demonstrates the Premium Rate payable:

TABLE (B) Premium Rate	
Less than 50 Umpires	50 or more Umpires
Senior - \$24.00 per umpire	Senior - \$20.00 per umpire
Junior - \$20.00 per umpire	Junior - \$15.00 per umpire

TABLE (C) below provides you with instructions to calculate the total premium payment for upgrading cover for your umpires:

Table (C) Calculation			Total
<u>Less than 50 Umpires</u>			
Total number of Senior Umpires	_____	x \$24.00	\$ _____
Total number of Junior Umpires	_____	x \$20.00	\$ _____
Combined Total			\$ _____
<u>More than 50 Umpires</u>			
Total number of Senior Umpires	_____	x \$20.00	\$ _____
Total number of Junior Umpires	_____	x \$15.00	\$ _____
Combined Total			\$ _____

Please note - all umpires within the League/Association must be included in the cover.
Upgrades and Loss of Income Purchases are not available to individual umpires.

SECTION C: LOSS OF INCOME COVER PURCHASE

Loss of Income Cover is **OPTIONAL** but provides weekly income lost by umpires should they be injured whilst involved in a football related activity.

TABLE (D) below demonstrates the Loss of Income Cover available to Umpires:

TABLE (D) Loss of Income Cover Available	
Cover	
Loss of Income Benefits	<input checked="" type="checkbox"/> 80% of your net weekly income OR \$400 per week (whichever is the LESSER). <input checked="" type="checkbox"/> 14 day elimination period <input checked="" type="checkbox"/> 52 weeks maximum benefit period

TABLE (E) below demonstrates the Premium Rate payable:

TABLE (E) Premium Rates	
Senior	\$15.00 per umpire
Junior	\$ 7.50 per umpire

Please note – Junior Umpires are classified as Under 18 years of age

TABLE (F) allows you to calculate the total premium payment for purchasing Loss of Income Cover for your umpires:

TABLE (F) Calculation Table for Section C		
Step 1: Total number of <u>Junior</u> Umpires		_____
Step 2: Multiply the number of Umpires by the Premium Rate	X \$ _____	per umpire
	Sub Total	\$ _____
Step 3: Total number of <u>Senior</u> Umpires		_____
Step 4: Multiply the number of Umpires by the Premium Rate	X \$ _____	per umpire
	Sub Total	\$ _____
Step 5: Combined Section C Total (Juniors & Seniors)	=	\$ _____

Please note - all umpires within the League/Association must be included in the cover.
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