

Medical and Insurance Policy

Canterbury Junior Football Club maintains personal injury insurance at the highest level (Platinum) through JLT Sport (a Division of Jardine Lloyd Thompson Pty Ltd) as part of the Australian Football National Risk Protection Program.

Details of the Program and coverage are contained in the attached brochure.

Accident Procedure

- Accidents resulting in injuries are to be reported by the Team Manager to the Club Secretary within 24 hours of the time of the accident. An Injury Report must be completed by the Team Manager.
- If an insurance claim is to be made by the injured child's parents, the parents must arrange for the completion and lodgement of an AFL Personal Accident Report Form as soon as possible. Please contact Club Secretary for guidance if required.
- Information regarding lodgement of claims is also available from the insurer, JLT Sport.
- The Club Secretary will report the injury and claim to the Club Committee as soon as practicable.

Making a Claim

It is essential that you notify JLT Sport immediately of any potential claim. It is also extremely important not to admit liability or disclose the matter with a third party person. JLT Sport will then guide you as to the next step in the process.

The Claim – Australia wide contact number is 1800 640 009.

More information is contained on the [JLT website](#)

General Information Sheet

JLT Sport

Distinctive. Choice.



PERSONAL INJURY INSURANCE



What is Personal Injury Insurance?

Accidents. We never see them coming.

But you can be better prepared with the right personal accident insurance policy.

Personal Accident insurance is designed to offer some peace of mind to members, participants, volunteers etc of an organisation by having protection for certain costs related to an injury sustained whilst involved in an Insured's activity.

What is generally covered ...

- ✓ Physio
- ✓ Chiro
- ✓ Dental
- ✓ Ambulance transport
- ✓ Private hospital accommodation

What is generally NOT covered ...

- ✗ Doctor's Fees
- ✗ Surgeon's Fees
- ✗ Anaesthetist Fees
- ✗ X-rays
- ✗ Public hospital costs
- ✗ MRI Scans

You can't claim if you ...

- ✗ Play against medical advice
- ✗ Have a pre-existing injury
- ✗ Are under the influence of alcohol or drugs
- ✗ Are involved in a criminal act
- ✗ Have a pre-existing illness or disease (i.e. cancer, heart condition)

Quick Note

MRI scans are generally claimable through Medicare, however sometimes the referrer and/or provider is not registered with Medicare. In this case, you can claim through your Personal Accident policy.

When does Personal Injury Insurance apply?

Personal Accident insurance provides coverage for injuries sustained whilst participating in an activity under the following circumstances;

- ✓ An official match or training session
- ✓ Travelling to and from an official club activity
- ✓ Participation in an official club function
- ✓ Tours or representative matches

What cover is generally provided within a Personal Injury policy?

- ✓ **Capital Benefits** – provides cover in the event of death or permanent disability. Please refer to your Programme Summary for full benefit details and limits.
- ✓ **Non-Medicare Medical Benefits** – provides reimbursement for items that are not claimable in any way through Medicare. Due to legislation, this **does not** include the Medicare Gap.
- ✓ **Loss of Income cover** – (where included) provides reimbursement of a claimants' weekly income. Please refer to your Programme Summary for full benefit details and limits.

Examples of Personal Injury Claims

Capital Benefit – a participant loses permanent sight in one eye due to a ball hitting him. The claimant can claim for permanent disablement under this section.

Non-Medicare Medical Benefits – a participant requires a knee reconstruction resulting from a sporting injury. A claim can be made through this section of the policy for items not covered in part by Medicare.

Loss of Income (where covered by the sport) – Bill is a builder and is unable to work due to breaking his leg whilst playing. His loss of earnings (not including sick leave) can be claimed under this section of the policy.

How do I make a Personal Injury claim?

- **Step 1** – access a current claim form from the JLT Sport website
- **Step 2** – complete all relevant sections of the claim form
- **Step 3** – send your claim form to your nominated claims advisor as soon as possible*
- **Step 4** – your claims advisor will confirm receipt of your claim

* Please note – most policies have a time limit in which to submit your claim form

www.jlt sport.com.au

General Advice Warning: The information contained herein is of a general nature only, it does not take into account your individual needs or financial situation. This document must be read in conjunction with your organisation's specific coverage details and documentation including the Policy Wording and/or Product Disclosure Statement. For copies of these documents, please refer to www.jlt sport.com.au

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JLT SPORT PROGRAMME SUMMARY AUSTRALIAN FOOTBALL NATIONAL RISK PROTECTION PROGRAMME




The Australian Football National Risk Protection Programme ("The Programme") is a joint initiative of the AFL and its State Bodies and has seen a number of benefits provided to football clubs throughout Australia. It is designed to save clubs time, effort and money and provide enhanced cover and services for the football community.



WHAT'S COVERED?

In general, all football activities are covered. This includes matches, training, functions, meetings and the like (anywhere in Australia). The Programme provides competitively broad protection across the below areas, including coverage for 365 days of the year with an annual renewal date of 1st November.



WHO IS COVERED?	LIMITS & EXCESS
PUBLIC LIABILITY Each State and Territory League/Association directly affiliated to the Australian Football League and their Affiliations, Leagues/Associations and Clubs (excluding the 18 clubs forming the National AFL competition), including most individuals.	General & Products Liability \$30,000,000 (\$1,000 Excess) Errors & Omissions \$20,000,000 (\$1,000 Excess) <u>INSURER/ISSUER</u> Liberty International Underwriters & Lloyds of London
 CLUB MANAGEMENT LIABILITY All <u>incorporated</u> Australian Football Clubs, Affiliations and Associations/Leagues of each State and Territory (excluding the 18 clubs forming the National AFL Competition).	Directors & Officers \$10,000,000 (Nil Excess, in part) Employment Practices \$10,000,000 (\$5,000 Excess) Employee Theft \$1,000,000 (\$5,000 Excess) <u>INSURER/ISSUER</u> AIG Australia Limited
 PERSONAL INJURY Members of the JLT (Australian Football National Risk Protection Program) Discretionary Trust (JDT) Arrangement including players, coaches, trainers, umpires, officials, volunteers etc.	Four levels of cover are available under this section of the Programme. Please refer to the next page for further information. <u>INSURER/ISSUER</u> JLT (Australian Football National Risk Protection Program) Discretionary Trust (JDT) Arrangement
 TRAVEL All teams that play in representative games and Interstate based competitions (excluding the 18 Clubs forming the National AFL competition).	Death and Capital Benefits \$100,000 Baggage & Computers \$5,000 Money \$1,000 Personal Liability \$5,000,000 (\$250 Excess) Standard Excess \$100 Baggage Excess \$250 <u>INSURER/ISSUER</u> AHI (Accident & Health International)
 ASSET PROTECT Base Cover for all affiliated clubs as declared by each State and Territory League/Association. Please refer to Asset Protect Programme Summary for more information. Upgrades above Base Level are available on application.	Maximum total coverage is \$15,000 per claim Standard Excess \$250 (higher Excesses may apply) <u>INSURER/ISSUER</u> JLT (Sports AFL Asset Protect) Discretionary Trust (JDT) Arrangement



AUSTRALIAN FOOTBALL NATIONAL RISK PROTECTION PROGRAMME



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 (with the exception of all VCFL affiliated clubs who automatically start on the Silver level).

LEVEL	NON-MEDICARE MEDICAL BENEFITS	CAPITAL BENEFIT	QUAD/PARA EVENTS**
PLATINUM (optional upgrade)	90% reimbursement, \$7,500 max. per claim \$50 excess per claim	\$250,000 Maximum	\$750,000 Maximum
GOLD (optional upgrade)	90% reimbursement, \$3,500 max. per claim \$50 excess per claim	\$200,000 Maximum	\$750,000 Maximum
SILVER (optional upgrade)	75% reimbursement, \$2,500 max. per claim \$75 excess per claim	\$150,000 Maximum	\$750,000 Maximum
BRONZE (automatic base cover)	50% reimbursement, \$2,000 max. per claim \$100 excess per claim	\$100,000 Maximum	\$750,000 Maximum

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

** Please note that all affiliated insured clubs of AFL Victoria and the South Australia National Football League automatically have \$1,000,000 coverage for Quadriplegia and Paraplegia events

UPGRADING COVER

Clubs, Leagues and Associations can choose to upgrade to a higher level of cover to provide their players with increased benefits and reimbursement of Non-Medicare medical expenses, and/or purchase Loss of Income coverage.

Upgrading cover is optional.

LOSS OF INCOME COVER

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

WANT TO KNOW MORE?

 visit www.jltsport.com.au/afl or alternatively,

 call our dedicated JLT Sport team on: 1300 130 373

All cover is subject to the Trustee's discretion and/or the relevant policy terms, conditions and exclusions. Any advice in this document is general advice and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Please visit www.jlta.com.au/jdt/afl or contact JLT Group Services Pty Ltd for the relevant Product Disclosure Statement, or for further information.