

## WAFC POL.15: Insurance Policy

### POLICY BACKGROUND

The West Australian Football Commission has negotiated in conjunction with the AFL, an Australian national insurance program with Insurance Brokers Marsh (formerly JLT). The program covers four critical areas of insurance:

- Player and Volunteer Personal Accident,
- Public Liability,
- Asset protection (theft and/or damage), and
- Associations (Directors and Officers Liability)

The national scheme covers each junior club from November 1 to October 31 at the base bronze level for Personal Accident. Upgrades to higher levels and therefore higher returns on claims are available after contacting Marsh direct.

### TYPE OF COVER

All clubs are insured at a basic Bronze level coverage and should investigate upgrading their level of cover.

	Bronze Cover	Silver Cover	Gold Cover	Platinum Cover
<b>Non-Medicare Medical Costs</b> <i>(examples include: Ambulance, Physio, Dental, Chiro, Private Hospital Accommodation)</i>	<ul style="list-style-type: none"> <li>• 50% Reimbursement</li> <li>• \$2,000 Max. per claim</li> <li>• \$100 excess per claim</li> </ul>	<ul style="list-style-type: none"> <li>• 75% Reimbursement</li> <li>• \$2,500 Max. per claim</li> <li>• \$75 excess per claim</li> </ul>	<ul style="list-style-type: none"> <li>• 90% Reimbursement</li> <li>• \$3,500 Max. per claim</li> <li>• \$50 excess per claim</li> </ul>	<ul style="list-style-type: none"> <li>• 90% Reimbursement</li> <li>• \$7,500 Max. per claim</li> <li>• \$50 excess per claim</li> </ul>
<b>Capital Benefits</b>	• \$20,000 for players under 18	• \$30,000 for players under 18	• \$40,000 for players under 18	• \$50,000 for players under 18
<b>Quad / Para Benefit</b>	\$1,000,000 maximum			

This table is to provide a brief overview. For full information regarding coverage and any changes to the policy please visit: <https://sport.marshadvantage.com.au/afl>

### PRE-SEASON TRAINING INSURANCE

Within the AFL National Risk Protection Programme, Marsh covers all players who are registered to play with a club to the level of cover taken out by that club. In acknowledging that some players train to assess whether they want to register and play the full season, there is scope within the policy whereby 'prospective members' are covered for up to 4 weeks after their initial engagement with the club.

### PERSONAL CIRCUMSTANCES

It is strongly recommended that all players and families investigate their personal insurance needs and should consider the benefits of:

- Private Health Insurance
- Life Insurance
- Ambulance Recommendations

### SUPPORTING DOCUMENTS

[MARSH AFL NRPP Summary](#)

[MARSH Player Information Flyer](#)

[Public Liability, Club Management Liability & Personal Injury](#)

[NAB AFL Auskick](#)