

CIRCULAR



Subject: Marsh Risk Protection Programme

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Audience: Club Committees

Summary: Summary of Marsh Risk Protection Programme cover below.	Action: Clubs are required to register online with Marsh Sport.
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The AFL National Risk Protection Program has been renewed for another 12 months from 1 November 2024 to 31 October 2025.

Clubs must register with Marsh annually. Please visit [AFL Club | Marsh](#) to register. Your Certificate of Currency will be available for download following registration. Marsh Sport have emailed each Club their 'AFL ID'. Feel free to contact the PFL or Marsh direct if your club does not have your AFL ID.

Players must be registered with the club prior to their first training session to be covered by the club's personal accident protection policy. There is a 28-day grace period to allow for transfers. Once registrations are open, Players must register straight away.

Country players training with Perth Football League teams must be registered with their country club and both clubs must agree to this arrangement. Country players are covered at the level of their country club.

It is important that the club **ensures players are aware of the extent of this cover.**

Marsh provides some cover for regular volunteers. To be covered, Marsh requires that the Club maintain a list of all regular (at least several times per season) volunteers. This list does not need to include players who are already covered by the policy. Examples of volunteers covered under the policy include but are not limited to:

- Coaches/Assistant Coaches
- Trainers
- Runners
- Water Carriers
- Umpires
- Scoreboard attendants
- Team Managers
- Committee Members
- Canteen Staff
- Bar Staff
- Cleaners
- Others – e.g., Statistician, general helpers, Junior Club personnel who help out at Little League games, etc

Junior/Senior Clubs

A portion of a club's affiliation fee pays the Perth Football League insurance premium which is part of the WA Football Commission policies. If a junior and senior club operate under the one constitution as one 'football club' entity, the club's insurances may be being paid via the WA Football Commission. To avoid duplicate payment, please advise the Perth Football League by 28 February 2024 so the relevant insurance cover may be deducted from the club's affiliation fees. Any insurance premium changes from 2024 will be carried over to 2025 unless we are notified otherwise.

SUMMARY – PERTH FOOTBALL LEAGUE INSURANCES

For full details on cover, please contact Marsh Sport by phone on 1300 130 373, or email sport@marsh.com.

Please note there is an excess for all claims.

1. Public Liability

2. Club Management Liability

This cover extends only to all incorporated Australian Football. Other created entities, being Sports Clubs with several different sports/recreation activities, will not be covered for claims under the Management Liability (Forefront) policy. Please advise the Perth Football League by 28 February 2025 if your club is part of a 'Sporting Club' so the Club Management Liability premium may be deducted from the club's affiliation fees.

3. Personal Injury (Base cover - Bronze)

Bronze level provides a 60% reimbursement, up to \$2,000 of non-medicare medical benefits.

Clubs wishing to upgrade from Bronze may do so at their own discretion and directly with Marsh.

Base level cover afforded to Clubs has increased from 50% to 60%, however we would still encourage our member clubs to consider upgrading your cover individually to give your Players and Members the best level of cover available.

A summary of the key differences is available in the below table, we encourage you to reach out to Marsh Sport - 1300 130 373 - sport@marsh.com to enquire, the team there are happy to take your calls and assist.

Level of Cover	Reimbursement Amount	Cap of Reimbursement	Excess
Bronze – Base Level Cover	60%	\$2,000	\$100
Silver Level Upgrade	75%	\$2,500	\$75
Gold Level Upgrade	90%	\$3,500	\$50
Platinum Level Upgrade	90%	\$7,500	\$50

*Individual caps on physiotherapy benefits do apply.

4. Asset Protection

Clubs should review their contents replacement costs to ensure appropriate cover and that the cover is not being duplicated in another policy the club may have separately or through a Sports Club, Junior/Senior Club or local council arrangement.

5. Quad/Para cover

Marsh cover clubs for capital benefits up to \$1,000,000.

6. Loss of Income cover

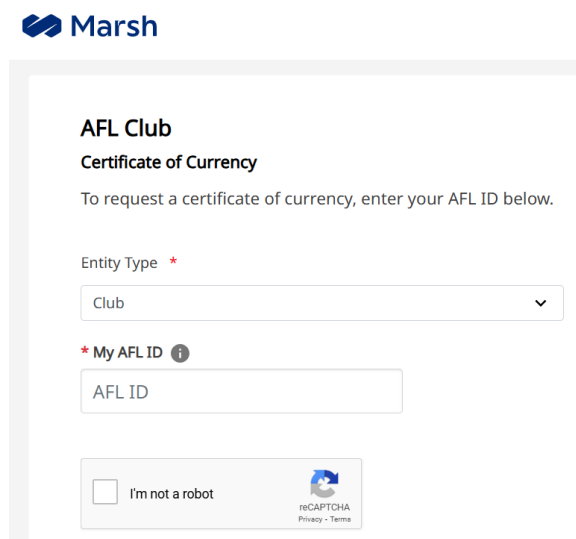
No Loss of Income cover is provided by the Perth Football League's insurance. Clubs can opt into this cover by contacting Marsh directly.

7. Private Health Insurance

The Perth Football League encourages all players to have private health insurance.

REGISTRATION AND CERTIFICATE OF CURRENCY

Please visit [AFL Club | Marsh](#) to register. Your Certificate of Currency will be available for download following registration. Marsh Sport have emailed each Club their 'AFL ID'. Contact the PFL or Marsh direct if you do not know your AFL ID.



The image shows a web form for requesting a Certificate of Currency from Marsh. The form is titled 'AFL Club Certificate of Currency' and includes the following fields and elements:

- A heading: **AFL Club**
- A sub-heading: **Certificate of Currency**
- Instructional text: 'To request a certificate of currency, enter your AFL ID below.'
- A dropdown menu for 'Entity Type' with 'Club' selected.
- A required field for '* My AFL ID' with an information icon, containing the text 'AFL ID'.
- A reCAPTCHA widget with the text 'I'm not a robot' and a 'reCAPTCHA Privacy - Terms' link.

Risk Management Introduction

Welcome to ONLINE Risk Management Module.

Compulsory

This Module is compulsory.

It is a club's responsibility to inform its players and members of the coverage afforded to them and the club under the Australian Football National Risk Protection Programme.

It is also a responsibility of each individual to be aware of their circumstances and their insurance coverage needs. The Australian Football National Risk Protection Programme does not make provision for Private Health Insurance, Life Insurance or other such products. A summary of the cover provided under each policy can be viewed on this website. Click the 'Download' button under the Summary section of the Home page. Further details are available within the policy wordings for each policy, these are also available on this website.

Clubs have a legal duty of care to ensure a safe environment for players, members, guests and members of the general public. Clubs cannot waive this duty and are required to be knowledgeable of the responsibilities that come with it. All committee members should be aware of this.

5 Minutes

To complete this Module, all you need to do is...

1. Review Sections 1-5
2. Complete the brief Questionnaire
3. Check your results

Successful

You need to score 100% to unlock access to your Certificate of Currency.