



# AFL

## National Risk Protection Program

The renewal of the AFL National Risk Protection Program on 1st November 2018 again resulted in competitive premiums (no change in base level cost) whilst maintaining market leading coverage and also providing a number of significant improvements to the Personal Accident cover as listed below:

- Student Assistance Benefit increased from \$200 to \$500 per week
- Home Help Expenses increased from \$200 to \$500 per week
- Parents Inconvenience Allowance increased from \$50 to \$100 per day
- Funeral Expenses increased from \$5,000 to \$7,500
- For the purposes of Table of Benefits Event 19 only, Bronze level cover will be upgraded to the Silver level sums insured
- Confinement To Bed Endorsement
- Unexpired Membership Benefit
- Modification Expenses
- Private Health Insurance Endorsement (clarification purposes only)

The AFL National Risk Protection Program continues its long standing relationship with JLT (JLT Sport) which has provided market leading risk and insurance services for over 16 years - a true partnership approach.

The AFL National Risk Protection Program continues to work on ensuring the most successful and sustainable program into its 17th year and into the future.

Proven by the standard Clubs total costs (2 Snr and 4 Jnr teams) over the past seven years for base level cover under the AFL NRPP only increasing by 6% (\$148) whilst the insurance coverage has increased significantly particularly the quadriplegia and paraplegia cover under the PA Policy which is now \$1,000,000 for every registered participant

(between a 300% to 900% increase depending on the clubs level of cover over the past few years) despite the substantial claims experience across all policies totalling over \$50m since inception of the AFL National Risk Protection Program.

All affiliated Leagues and Clubs are covered under the AFL National Risk Protection Program and due to the scale of the program across Australia ensures great leverage and buying power in terms of premiums and coverage in the insurance market. This is again highlighted by this year's renewal results which resulted in no change in cost to Club and Team rates (base level cover) under the AFL National Risk Protection Program. This is despite millions of dollars paid out in claims during the 2018 season.



## MARKET LEADING COVERAGE AS FOLLOWS

- **PUBLIC LIABILITY** **\$30,000,000**
- Professional Liability \$20,000,000
- **MANAGEMENT LIABILITY** **\$10,000,000**
- Corporate Liability \$10,000,000
- Employment Practices Liability \$10,000,000 (excess increased from \$5k to \$15k)
- Crime \$1,000,000 (excess increased from \$5k to \$15k)
- Statutory Liability \$1,000,000

## PERSONAL ACCIDENT

- Jardine Discretionary Trust Hardship Fund over and above the policy wording
- Quadriplegia/Paraplegia \$1,000,000
- Representative players Automatic Platinum cover
- Prospective Members/Players Automatic (Up to 4 weeks)
- Volunteers \$250 Loss of Income
- AFL Top Up players \$500 Loss of Income
- Child Minding Benefit \$500 per week
- Non-registered players Included (League run events)
- Volunteer Club Umpires Included
- Upgrade options Silver, Gold or Platinum / Loss of Income
- **ASSET PROTECT (ISR POLICY)** **CONTENTS \$15,000 (Excluding SA and NT)**
- **TRAVEL** **INCLUDED**

(Interstate competitions, interstate matches and interstate representative matches)

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