

# CIRCULAR



**Subject:** Marsh Risk Protection Programme

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**Audience:** Club Committees

<b>Summary:</b> Summary of Marsh Risk Protection Programme cover below.	<b>Action:</b> Clubs are required to re-register online by 30 November 2023.
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The AFL National Risk Protection Program has been renewed for another 12 months from 1 November 2023 to 31 October 2024.

Clubs must register with Marsh annually. Please visit [AFL Club | Marsh](#) by 30 November to re-register. Your Certificate of Currency will be available for download following registration. Marsh Sport have emailed each Club their '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.

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 require 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 2023 will be carried over to 2024 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](mailto: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 2024 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](mailto: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

### 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.

## **Private Health Insurance**

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