

CIRCULAR



Subject: 2021 MARSH INSURANCE

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Audience: Club Committies, Board Members

Summary: Summary of Marsh cover below.	Action: Clubs are required to re-register online by 7 December.
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The AFL National Risk Protection Program has been renewed for another 12 months from 1 November 2020 to 31 October 2021.

Clubs must register with Marsh annually. Please visit <https://sport.marshadvantage.com.au/afl/clubs/certificate-of-currency/search> by 7 December to re-register. Your Certificate of Currency will be available for download following registration.

Players must be registered with the club to be covered by the clubs personal accident insurance policy. Players should register prior to their first training session each year.

Country players training with Perth Football League teams must be registered with their country club and both clubs must be 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. A player flyer is attached to the email for distribution to players and display in clubs.

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 – eg 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 2021 so the relevant insurance cover may be deducted from the club's affiliation fees. Any insurance premium changes from 2020 will be carried over to 2021 unless we are notified otherwise.

SUMMARY – PERTH FOOTBALL LEAGUE INSURANCES

For full details on cover, please visit <https://sport.marshadvantage.com.au/afl>.

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 2021 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 50% 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.

<https://sport.marshadvantage.com.au/afl/clubs/upgradecover>.

4. Asset Protection

Clubs should review its 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. <https://sport.marshadvantage.com.au/afl/clubs/risk-management/asset-protect>

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.

Private Health Insurance

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