

# JLT Sport Programme Summary

## Australian Football National Risk Protection Programme






The Australian Football National Risk Protection Programme ("The Programme") is a joint initiative of the AFL and its State Bodies and has seen a number of benefits provided to football clubs throughout Australia. It is designed to save clubs time, effort and money and provide enhanced cover and services for the football community.

### What's covered?

In general, all football activities are covered. This includes matches, training, functions, meetings and the like (anywhere in Australia). The Programme provides competitively broad protection across the below areas, including coverage for 365 days of the year with an annual renewal date of 1st November.



	Who is Covered?	Limits & Excess
	<b>Public Liability</b> Each State and Territory League/Association directly affiliated to the Australian Football League and their Affiliations, Leagues/Associations and Clubs (excluding the 18 clubs forming the National AFL competition), including most individuals.	General & Products Liability \$20,000,000 (\$1,000 Excess) Errors & Omissions \$20,000,000 (\$1,000 Excess) <u>Insurer/Issuer</u> Liberty International Underwriters & Lloyds of London
	<b>Club Management Liability</b> All <u>Incorporated</u> Australian Football Clubs, Affiliations and Associations/Leagues of each State and Territory (excluding the 18 clubs forming the National AFL Competition).	Directors & Officers \$10,000,000 (Nil Excess, in part) Employment Practices \$10,000,000 (\$5,000 Excess) Employee Theft \$1,000,000 (\$2,500 Excess) <u>Insurer/Issuer</u> Chubb Insurance Company of Australia Limited
	<b>Personal Injury</b> Members of the JLT (Australian Football National Risk Protection Program) Discretionary Trust (JDT) Arrangement including players, coaches, trainers, umpires, officials, volunteers etc.	Four levels of cover are available under this section of the Programme. Please refer to the next page for further information. <u>Insurer/Issuer</u> JLT (Australian Football National Risk Protection Program) Discretionary Trust (JDT) Arrangement
	<b>Travel</b> All teams that play in representative games and Interstate based competitions (excluding the 18 Clubs forming the National AFL competition).	Death and Capital Benefits \$100,000 Baggage & Computers \$5,000 Money \$500 Personal Liability \$5,000,000 (\$100 Excess) <u>Insurer/Issuer</u> AHI (Accident & Health International)
	<b>Asset Protect</b> Base Cover for all affiliated clubs as declared by each State and Territory League/Association. Please refer to Asset Protect Programme Summary for more information. Upgrades above Base Level are available on application.	Maximum total coverage is \$15,000 per claim Standard Excess \$250 (higher Excesses may apply) <u>Insurer/Issuer</u> JLT (Sports AFL Asset Protect) Discretionary Trust (JDT) Arrangement

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Personal Injury cover is designed to offer some peace of mind to players, officials and volunteers of a club by having protection for certain costs related to an injury sustained whilst involved in a club activity. Clubs have the option of selecting a higher level of cover as well as the flexibility to include Loss of Income coverage.

## Who's covered?

Members of the JLT (AFL), Discretionary Trust including players, coaches, trainers, umpires, officials and volunteers. In addition to the Personal Injury cover, players are also encouraged to investigate the benefits of private health insurance.



FIT Health Insurance is specifically tailored to the injuries sustained in AFL football.

To find out more visit: [www.fithealthinsurance.com.au](http://www.fithealthinsurance.com.au)

## Coverage Limits & Excess

The Personal Injury coverage section of the Programme automatically provides all affiliated insured clubs with the standard Bronze level of cover (with the exception of all VCFL affiliated clubs who automatically start on the Silver level).

Clubs, Leagues and Associations can choose to upgrade to a higher level of cover to provide their players with increased benefits and reimbursement of Non-Medicare medical expenses, and/or purchase Loss of Income coverage.

**Upgrading cover is optional.**

Level	Non-Medicare Medical Benefits	Capital Benefit	Quad/Para Events
<b>Platinum</b> (optional upgrade)	90% reimbursement, \$7,500 max. per claim \$50 excess per claim	\$250,000 Maximum	\$500,000 Maximum
<b>Gold</b> (optional upgrade)	90% reimbursement, \$3,500 max. per claim \$50 excess per claim	\$200,000 Maximum	\$500,000 Maximum
<b>Silver</b> (optional upgrade)	75% reimbursement, \$2,500 max. per claim \$75 excess per claim	\$150,000 Maximum	\$500,000 Maximum
<b>Bronze</b> (automatic base cover)	50% reimbursement, \$2,000 max. per claim \$100 excess per claim	\$100,000 Maximum	\$500,000 Maximum

\*Capital Benefit sum in the event of an under 18 death is restricted to 20% of the applicable maximum payout of each level

## Loss of Income Cover

Provides reimbursement of a claimants' weekly income. Please refer to the Upgrading Cover section at [www.jltsport.com.au/afl](http://www.jltsport.com.au/afl) for full benefits and limits, and further specific information.

**Want to know more?**  
visit [www.jltsport.com.au/afl](http://www.jltsport.com.au/afl) or alternatively,  
call our dedicated JLT Sport team on: 1300 130 373

All cover is subject to the Trustee's discretion and/or the relevant policy terms, conditions and exclusions. Any advice in this document is general advice and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Please visit [www.jlta.com.au/jdt/afl](http://www.jlta.com.au/jdt/afl) or contact JLT Group Services Pty Ltd for the relevant Product Disclosure Statement, or for further information.