

Australian Football – National Risk Protection Programme

AFL - Upgrading Cover

What is it?

The opportunity for clubs to purchase additional cover above the standard Bronze level provided to all insured clubs under the AFL Programme (VCFL clubs automatically receive the Silver level of cover).

Optional

Upgrading cover is OPTIONAL. Clubs should consider the costs to players and inform members of all decisions made by the club in regard to Upgrading Cover.

Who Can Upgrade?

Any club/league/association can choose to upgrade one or all components of the Personal Injury cover. Most upgrade options are available on a per team basis with the exception of Loss of Income cover, which can be purchased by individual members.

Umpiring Associations and Representative Teams can also choose to upgrade their Personal Injury Cover (one upgrade option only).

What Covers Can Be Upgraded?

Non-Medicare Medical

Increase the non-Medicare reimbursements that members receive if injured.

Capital Benefits

Increase the compensation payable for Paraplegia and Quadriplegia events.

Loss of Income Cover

Loss of Income Cover is an optional extra that clubs or individuals can elect to purchase for additional premium.

This section of the Programme covers income lost as a result of a football related injury.

The cover will be either 80% of the player's net weekly income or the dollar amount selected by the club/individual – whichever is the lesser.

A 14 or 49 day elimination period applies (dependant on the cover purchased). The excess applicable is 14 or 49 days (as purchased by the club), unless your sick leave balance exceeds this, in which case your sick leave balance becomes your excess period.

Cost

The various premiums are detailed within the relevant Optional Upgrade Forms found below.

Upgrade Forms

Download and complete one of the following Upgrade Forms. Any upgraded cover is effective from the date JLT Sport receive your completed Upgrade Form and payment.

- [Optional Upgrade Form – All Clubs](#)
- [Optional Upgrade Form – VCFL Clubs](#)
- [Optional Upgrade Form – AFL Masters \(Base Bronze Cover\)](#)
- [Optional Upgrade Form – Umpiring Associations](#)
- [Optional Upgrade Form – Representative Teams](#)
- [Optional Upgrade Form – Volunteers](#)

The information above is a summary only. Please refer to the Product Disclosure Statement (incorporating the JDT Scheme Rules) and Insurance Policy for complete details of cover, rights and obligations, terms and conditions.

For ease of reference, these documents are located under the [Downloads section](#) or alternatively please [contact JLT Sport](#).