



AFL National Risk Protection Programme Insurance FAQ's

Marsh is the insurance broker for the AFL National Risk Protection Programme (AFLNRPP). Details of the cover that Marsh arranges on behalf of the AFL, the claims portal, certificates of currency and other important information can be found at <https://afl.jltsport.com.au/>.

With the uncertainty surrounding community football throughout Australia, the AFL and Marsh have put together the following FAQ relating to insurance and the AFLNRPP.

If you have an enquiry that isn't covered in the information below, please contact the Marsh Sport team on 1300 130 373 or on sport@marsh.com. We will endeavour to respond to all enquiries within a reasonable time-frame.

Q. Our League has cancelled our season and our club wants to continue training and playing against other teams. Is this covered under the Personal Accident cover and Public Liability policy?

A. Any continuation of training activities after the league has cancelled the season needs to be sanctioned by the club and league in order for cover to extend to these activities. Any matches, whether practice matches, interclub matches or alternate competition structures again need to be sanctioned by the club and league. Any leagues sanctioning training or practice matches need to document these and ensure they are conducted within the rules and regulations set by the league, state and the AFL.

Q. I haven't registered for this season with my team, am I still covered under the Personal Accident cover for training and playing?

A. Those players that were registered for the 2019 season will be covered under the AFLNRPP for 2020, subject always to the terms and conditions of the cover. Those players that are new this year or were not previously registered will be covered for 4 weeks from initial approach with the club after which time they will need to register with the club in order to remain covered. Coverage is dependant as per the question above on the relevant club and league sanctioning training and the policy terms and conditions.

Q. I have a permit to play at another team as my league is not commencing this year, does my cover with my existing team carry forward to my new team?

If you are currently registered with a team and have a permit to play elsewhere, cover at your new club will be at the higher level of cover taken out between the two clubs. This is subject to your registered club maintaining a current upgraded Personal Accident cover and the terms and conditions of the cover.

Q. Our league did not proceed with a season, are we entitled to a rebate on insurance?

A. In regards to the base level of Personal Accident cover and the Public Liability policy, any rebates on the premium for clubs and leagues will be calculated at the completion of the period of insurance. Due to the many changing factors at play, (e.g. clubs continuing to train, leagues playing a shortened competition or alternate competition, leagues cancelling half way through a season etc.) this can only be calculated at the completion of the insurance period to get the most accurate results. Rebates will also be dependent on the claims experience on the AFLNRPP as a whole, which will not be known until the completion of the period of insurance. It is important to note that the Public Liability policy is required irrespective of any games being played in a season.

The clubs Property/ISR and Management Liability policies are required irrespective of any disruption to the season due to COVID-19 and therefore, there is no rebate available to clubs on these policies.

The AFL and Marsh will endeavour to provide updates in respect of the AFLNRPP as government advice and circumstances change. These updates will be communicated on our website, social media



pages and/or via email. Please be assured that Marsh is designed for agile working and we do not expect any disruptions that would affect our ability to continue providing services. The Marsh Sport team are equipped with resources to continue working as normal during the period of COVID-19 restrictions.

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The Discretionary Trust Arrangement is issued by the Trustee, JLT Group Services Pty Ltd (ABN 26 004 485 214, AFSL 417964) ("JGS"). Any advice or dealing in relation to the Discretionary Trust Arrangement is provided by JLT Risk Solutions Pty Ltd (ABN 69 009 098 864, AFSL 226 827) ("JLT"). JGS and JLT are businesses of Marsh & McLennan Companies. The cover provided by the Discretionary Trust Arrangement is subject to the Trustee's discretion and/or the relevant policy terms, conditions and exclusions.

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