

IMPORTANT INFORMATION

Insurance for Players

Australian Football National Risk Protection Programme

Players registered with an affiliated AFL Club enjoy the benefits of coverage under a Personal Accident Cover policy, however there are three very important points players should be aware of:

1. Personal Accident Cover **CAN** pay for Non-Medicare medical expenses

'Non-Medicare' means medical costs that can't be claimed through Medicare.

Items include physio, chiro, dental, ambulance transport and private hospital accommodation.

2. Personal Accident Cover is **NOT** Private Health insurance

It is law that Medicare items can't be claimed on Personal Accident Cover. These items can be claimed on Private Health Insurance and include services such as doctors and surgeons.

3. Personal Accident Cover is **NOT** intended to be Life Insurance

Personal Accident Cover is a policy for injuries occurring due to an accident. It is not a sickness or illness policy.

BENEFITS

The Personal Accident Cover **starts** at a standard level called Bronze. This includes:

- 50% reimbursement of non-Medicare expenses
- \$2,000 maximum per claim
- \$100 excess
- Capital Benefit maximum \$100,000
- Quadriplegia/Paraplegia maximum \$1,000,000

UPGRADES

Upgrading cover is **optional** and is available for teams or individuals. Upgrade options include:

- Increasing Non-Medicare benefits
- Adding Loss of Income cover

Some States and Leagues do this automatically so check with your club what level of benefits you qualify for.

RECOMMENDATIONS

It is **strongly** recommended that all players investigate their personal insurance needs. Players should consider the benefits of:

- Private Health insurance
- Life Insurance
- Loss of Income (particularly for self-employed players)
- Ambulance Subscription

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