



INSURANCE FOR PLAYERS

AFL Womens

Australian Football National Risk Protection Programme

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

By law Medicare items can't be claimed under Personal Accident Cover. These items can be claimed under Private Health Insurance and include services such as doctors and surgeons depending on the level of cover.

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.

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)

BENEFITS

The Personal Accident Cover offered to all players in this League includes:

NON-MEDICARE MEDICAL

- 90% reimbursement of non-Medicare expenses
- \$7,500 maximum per claim
- \$50 excess

LOSS OF INCOME

- 80% reimbursement of net weekly income
- Up to \$2,000 per week
- 14 day waiting period
- Maximum of 52 weeks

CAPITAL BENEFITS

- Up to \$250,000 maximum

QUADRIPLEGIA/PARAPLEGIA

- \$1,000,000 maximum

Making a Claim

Non-Medicare Medical Claims

Step 1 – Access a current claim form from the website <https://afl.jltsport.com.au/players/makeaclaim> or alternatively contact Marsh directly on 1300 130 373

Step 2 – Complete all relevant sections of the claim form

Step 3 – Send your claim form via email to sport@marsh.com as soon as possible (must be within 270 days of the date of injury)

Step 4 – The Claims Team (Echelon*) will confirm receipt of your claim or make contact with you should they require more information

IMPORTANT INFORMATION

- Send ONLY original receipts (unless retained by your Private Health Fund) and keep a copy for yourself
- Claim on your Private Health Insurance FIRST (if you have Private Health Cover) and send their Statement of Payment in with your claim form
- The Health Insurance Act 1973 (Cth) does not permit reimbursement of any costs associated with Medicare (including the Medicare Gap)
- All treatment must be certified as 'necessary' by your treating physician
- Do not wait for all treatments to be completed before sending your claim form. Treatments may continue even after you have submitted your claim form

Loss of Income Claim

- Complete Steps 1-4 as detailed above

IMPORTANT INFORMATION

- A 14 day elimination period applies which means you must be off work for at least 14 days before any payments can be made
- You must be in permanent or regular casual employment at the time of your injury
- Your loss of income claims must be covered by a Medical Certificate for each period away from work

WANT TO KNOW MORE?

Information including how to claim, how to upgrade cover and details for further enquires can be found on the dedicated Australian Football National Risk Protection Program website www.marsh.com/au/afl

For more information about this programme and other solutions from Marsh, [visit marsh.com](http://visit.marsh.com), or contact your local Marsh representative.

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