

ABN: 26 053 335 952
AFS Licence No: 238261
Email: ahi@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Freecall: 1800 618 700
Freefax: 1800 618 755



POLICY SCHEDULE

Policy Type: Voluntary Workers

Policy Number: 0011777

Insured: Australian Football League

Insured Persons:

Bronze - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students of the Insured

Silver - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students of the Insured

Gold - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students of the Insured

Platinum - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students of the Insured

Umpires - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students of the Insured

Volunteers - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students of the Insured

Representative Teams - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students of the Insured

Period of Insurance: Inception: 01/11/2019 at 4:00 pm (local standard time in Melbourne)
Expiry: 01/11/2020 at 4:00 pm (local standard time in Melbourne)

Arrangement Date: 01/11/2019

Broker: JLT Sport

Policy Wording: SI 23092019

Scope of Cover:

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Bronze, Silver, Gold, Platinum, Umpires, Volunteers, Representative Teams
The coverage afforded by this policy shall only apply whilst an Insured Person is playing in club and representative games, competitions or performances organised by the Insured including direct travel to and from such activities, participating in training or practice sessions or official functions arranged by the Insured including direct travel to and from such activities, engaged in activities connected with the Sport specified in the Schedule whilst an Insured Person is staying away from their home during a tour for the purposes of participating in representative matches, or engaged on organised social or administrative activities of the Insured.

Territorial Limits: Worldwide

PREMIUM

Premium:	As Agreed
G.S.T.:	As Agreed
Stamp Duty:	As Agreed
Policy Fee:	Nil
Policy Fee GST:	Nil
Total:	As Agreed

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SCHEDULE OF BENEFITS

Maximum Age Limit (sub-limits may apply)	80
Aggregate Limit of Liability	\$3,450,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$1,000,000
Policy Currency	AUD

Section	Maximum Benefits Payable Each Insured Person
Death and Capital Benefits - Bronze	\$100,000
Maximum payable for Insured Persons aged under 18 for Death	\$20,000
Maximum payable of SA Clubs	\$250,000
Maximum payable for Paraplegia/Quadriplegia	\$1,000,000
Death and Capital Benefits - Silver	\$150,000
Maximum payable for Insured Persons aged under 18 for Death	\$30,000
Maximum payable of SA Clubs	\$250,000
Maximum payable for Paraplegia/Quadriplegia	\$1,000,000
Death and Capital Benefits - Gold	\$200,000
Maximum payable for Insured Persons aged under 18 for Death	\$40,000
Maximum payable of SA Clubs	\$250,000
Maximum payable for Paraplegia/Quadriplegia	\$1,000,000
Death and Capital Benefits - Platinum	\$250,000
Maximum payable for Insured Persons aged under 18 for Death	\$50,000
Maximum payable of SA Clubs	\$250,000
Maximum payable for Paraplegia/Quadriplegia	\$1,000,000
Death and Capital Benefits - Umpires, Volunteers	\$0
Death and Capital Benefits - Representative Teams	\$0
Maximum payable for Paraplegia/Quadriplegia	\$1,000,000
Weekly Injury Benefit - Bronze, Silver, Gold, Platinum	\$500
Income Limitation	85%
Deferral Period	14 Days
Benefit Period	52 Weeks
Weekly Injury Benefit - Umpires, Representative Teams	\$500
Income Limitation	80%
Deferral Period	14 Days
Benefit Period	52 Weeks
Weekly Injury Benefit - Volunteers	\$250
Income Limitation	80%
Deferral Period	14 Days
Benefit Period	52 Weeks
Broken / Fractured Bones Benefits	\$0

Sydney

Melbourne

Brisbane

Perth

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Non-Medicare Medical Expenses - Bronze	\$2,000
Expense Limitation	50%
Excess	\$100
Non-Medicare Medical Expenses - Silver	\$2,500
Expense Limitation	75%
Excess	\$75
Non-Medicare Medical Expenses - Gold	\$3,500
Expense Limitation	90%
Excess	\$50
Non-Medicare Medical Expenses - Platinum, Representative Teams	\$7,500
Expense Limitation	90%
Excess	\$50
Non-Medicare Medical Expenses - Umpires	\$3,500
Expense Limitation	90%
Excess	\$100
Benefit Period	52 Weeks
Non-Medicare Medical Expenses - Volunteers	\$0
Accidental HIV Infection Lump Sum Benefit - Bronze, Silver, Gold, Platinum	\$10,000
Accidental HIV Infection Lump Sum Benefit - Umpires, Volunteers, Representative Teams	\$0
Bed Care Benefit - Bronze, Silver, Gold, Platinum	\$6,000
Daily Benefit	\$200
Benefit Period	30 Days
Bed Care Benefit - Umpires, Volunteers, Representative Teams	\$0
Domestic Help Benefit - Bronze, Silver, Gold, Platinum	\$500
Expense Limitation	100%
Deferral Period	14 Days
Benefit Period	52 Weeks
Domestic Help Benefit - Umpires, Volunteers, Representative Teams	\$0
Family Accommodation and Transport Expenses Benefit - Bronze, Silver, Gold, Platinum	\$3,000
Daily Benefit	\$100
Family Accommodation and Transport Expenses Benefit - Umpires, Volunteers, Representative Teams	\$0
Funeral Expenses Benefit - Bronze, Silver, Gold, Platinum	\$7,500
Funeral Expenses Benefit - Umpires, Volunteers, Representative Teams	\$0
Home and Vehicle Modification Benefit - Bronze, Silver, Gold, Platinum	\$20,000
Home and Vehicle Modification Benefit - Umpires, Volunteers, Representative Teams	\$0
Out of Pocket Expenses Benefit - Bronze, Silver, Gold, Platinum	\$500
Out of Pocket Expenses Benefit - Umpires, Volunteers, Representative Teams	\$0
Retraining and Rehabilitation Expenses Benefit - Bronze, Silver, Gold, Platinum	\$6,000

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Retraining and Rehabilitation Expenses Benefit - Umpires, Volunteers, Representative Teams	\$0
Student Tutorial Benefit - Bronze, Silver, Gold, Platinum	\$500
Expense Limitation	100%
Deferral Period	14 Days
Benefit Period	52 Weeks
Student Tutorial Benefit - Umpires, Volunteers, Representative Teams	\$0
Unexpired Membership Benefit - Bronze, Silver, Gold, Platinum	\$1,500
Unexpired Membership Benefit - Umpires, Volunteers, Representative Teams	\$0
Childcare Benefit - Bronze, Silver, Gold, Platinum	\$500
Benefit Period	26 Weeks

If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.

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ENDORSEMENTS TO POLICY WORDING / SCHEDULE

Full Insured Name

JLT (Australian Football National Risk Protection Program) Discretionary Trust including each State and Territory Association directly affiliated to the Australian Football League and their Affiliations, Associations/Leagues and Clubs (excluding the 18 National Clubs forming the National AFL competition) including subsidiary or controlled companies now or previously existing hereafter formed or acquired.

Removal of General Exclusion

The following exclusion is deleted from the General Exclusions in the Policy Wording.

6. No cover is provided for an Insured Person engaging in or taking part in or training for Professional Sports of any kind.

Childcare Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a claim that We accept against this Policy for one of the following Insured Events under Death and Capital Benefits:

- Permanent Total Disablement
- Paraplegia/Quadriplegia
- Permanent and incurable paralysis of all limbs
- Permanent and incurable insanity
- Permanent total loss of sight in:
 - a. Both eyes
 - b. One (1) eye
- Permanent total Loss of Use of:
 - a. Two (2) limbs
 - b. One (1) limb
- Permanent total Loss of Use of:
 - a. The lens in both eyes
 - b. Hearing in both ears,

and as a result incurs expenses relating to childcare services for their Dependent Children, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay for or reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Childcare Benefits".

Conditions

1. The childcare services must be provided by a trained and registered childcare provider.

Exclusions

1. No cover is provided for expenses that would have been incurred irrespective of the Injury.

Changes to General Exclusions

The following exclusion is included in addition to the General Exclusions in the Policy Wording for AFLW Participants only.

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1. It is hereby declared and agreed that notwithstanding General Exclusion No. 12 of this Policy, if during the Period of Insurance and occurring within the Scope of Cover an Insured Person sustains an Injury which results in complications of pregnancy or childbirth, We will cover Non-Medicare Medical Expenses and/or Temporary Total Disablement or Temporary Partial Disablement for that Insured Person, provided the Insured Person was completely unaware that they were pregnant at the time of sustaining the Injury.