





# Programme Summary

## Australian Football National Risk Protection Programme

	What's covered?	Limits	Excess
 <b>PUBLIC LIABILITY</b> Protection for financial risks associated with legal action against your club	<b>General &amp; Products Liability:</b>	<b>\$30,000,000</b>	<b>\$1,000</b>
	<b>Errors &amp; Omissions:</b>	<b>\$20,000,000</b>	<b>\$1,000</b>
 <b>CLUB MANAGEMENT LIABILITY</b> Protection for committee members of your club	<b>Directors &amp; Officers:</b>	<b>\$10,000,000</b>	(Directors & Officers: \$5,000, in part)
	<b>Employment Practices:</b>		(Employee Practices: \$15,000)
	<b>Employee Theft:</b>	<b>\$1,000,000</b>	<b>\$20,000</b>
 <b>PERSONAL ACCIDENT COVER</b> Financial assistance for some medical costs associated with football related injuries	Four levels of cover are available under this section of the Programme. Please refer to the next page for further information.		
 <b>TRAVEL</b> Travel coverage for representative games and interstate based competitions	<b>Death and Capital Benefits:</b>	<b>\$100,000</b>	
	<b>Baggage &amp; Computers:</b>	<b>\$5,000</b>	
	<b>Money:</b>	<b>\$1,000</b>	
	<b>Personal Liability:</b>	<b>\$5,000,000</b>	<b>\$250</b>
	<b>Standard Excess:</b>	<b>\$100</b>	
	<b>Baggage Excess:</b>	<b>\$250</b>	
 <b>ASSET PROTECT</b> Coverage for the contents and assets of your club premises	Maximum total coverage is \$15,000 per claim		
	<b>Standard Excess:</b>	<b>\$250</b>	Higher Excesses may apply

Personal Accident Cover is designed to offer some peace of mind to players, officials and volunteers of a club by having protection for certain costs related to an injury sustained whilst involved in a club activity. Clubs have the option of selecting a higher level of cover as well as the flexibility to include Loss of Income coverage.

## Coverage Limits & Excess

The Personal Accident Cover section of the Programme automatically provides all affiliated beneficiaries clubs with the standard Bronze level of cover (with the exception of all clubs affiliated with AFL Victoria Country and AFL NSW/ACT who automatically start on the Silver level).

Level	Non-Medicare Medical Benefit	Capital Benefit*	Quad/Para Events
	Reimbursement for items that are not claimable in any way through Medicare.	Provides cover in the event of death or permanent disability.	Provides cover in the event of permanent and incurable quadriplegia or paraplegia.
<b>PLATINUM</b> (optional upgrade)	90% reimbursement, \$7,500 max. per claim \$50 excess per claim	\$250,000 Maximum	\$1,000,000 Maximum
<b>GOLD</b> (optional upgrade)	90% reimbursement, \$3,500 max. per claim \$50 excess per claim	\$200,000 Maximum	\$1,000,000 Maximum
<b>SILVER</b> (optional upgrade)	75% reimbursement, \$2,500 max. per claim \$75 excess per claim	\$150,000 Maximum	\$1,000,000 Maximum
<b>BRONZE</b> (auto base cover)	50% reimbursement, \$2,000 max. per claim \$100 excess per claim	\$100,000 Maximum	\$1,000,000 Maximum

\* Capital Benefit sum in the event of an under 18 death is restricted to 20% of the applicable maximum payout of each level

## Upgrading Cover

Clubs can choose to upgrade to a higher level of cover to provide players with increased benefits (Capital Benefits, Non-Medicare Medical benefits) and/or purchase Loss of Income coverage. Upgrading cover is optional. Individual players can also elect to purchase Loss of Income cover.

## Loss of Income Cover

Provides reimbursement of a claimant's weekly income. Please refer to the Upgrading Cover section at <https://sport.marshadvantage.com.au/afl/clubs/upgradecover> for full benefits and limits, and further specific information.

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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 part of the Marsh group of 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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