






Australian Football National Risk Protection Program

Program Summary

What's covered?	Limits & Excess	
	PUBLIC LIABILITY	General & Products Liability \$30,000,000 (\$1,000 Excess)
Protection for association, clubs, players, officials and appointed volunteers for legal liabilities with in respect of third party personal injury or property damage	Errors & Omissions	\$5,000,000 any one claim (\$1,000 Excess)
	CLUB MANAGEMENT LIABILITY	Directors & Officers and Employment
Protection for financial losses in respect of wrongful acts committed by committee members/officials of your club	Practices	\$10,000,000 aggregate
	PERSONAL ACCIDENT COVER	Four levels of cover are available under this section of the Program. Please refer to the next page for further information.
Financial assistance for some medical costs associated with football related injuries	Death and Capital Benefits	\$100,000
	TRAVEL	Baggage & Computers \$5,000
Travel coverage for representative games and interstate based competitions	Money	\$1,000
	ASSET PROTECT	Personal Liability \$5,000,000
Coverage for the contents and assets of your club premises	Standard Excess	\$100
	Baggage Excess	\$250
	Maximum total coverage is \$15,000 per claim	
	Standard Excess	\$250 (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 Program 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). Personal Accident Cover it is not designed to be a substitute for income protection or private health insurance and only provides limited cover until the injured player resumes training or playing.

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.
PLATINUM (optional upgrade)	90% reimbursement, \$7,500 max. per claim \$50 excess per claim	\$250,000 Maximum	\$1,000,000 Maximum
GOLD (optional upgrade)	90% reimbursement, \$3,500 max. per claim \$50 excess per claim	\$200,000 Maximum	\$1,000,000 Maximum
SILVER (optional upgrade)	75% reimbursement, \$2,500 max. per claim \$75 excess per claim	\$150,000 Maximum	\$1,000,000 Maximum
BRONZE (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://au.marsh.com/sport/afl.html> for full benefits and limits, and further specific information.

Disclaimer: The Discretionary Trust Arrangement is not an insurance product, because one element of the Arrangement involves the Trustee's absolute discretion whether or not to pay a Claim and how much to pay. The Discretionary Trust Arrangement is a Managed Investment Scheme made up of two parts: The Scheme Cover and The Insurance Cover. The Discretionary Trust Arrangement was established to help manage the Members' risk of personal injury. For more information please read the Australian Football National Risk Protection Program Discretionary Trust Arrangement Product Disclosure Statement.

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