



# INSURANCE FOR PLAYERS

## AUSTRALIAN FOOTBALL NATIONAL RISK PROTECTION PROGRAMME

Victorian Amateur Football Association

Players registered with the Victorian Amateur Football Association enjoy the benefits of coverage under a Personal Injury policy, however there are three very important points players should be aware of.

### 1. PERSONAL INJURY 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 INJURY COVER IS **NOT** PRIVATE HEALTH INSURANCE

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

### 3. PERSONAL INJURY COVER IS **NOT** INTENDED TO BE LIFE INSURANCE

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

## BENEFITS

The Personal Injury cover **starts** at a standard level called Bronze. This includes:

- a. 50% reimbursement of non-Medicare expenses
- b. \$2,000 maximum per claim
- c. \$100 excess
- d. Capital Benefit maximum \$100,000
- e. 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

## 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

## 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.jltsport.com.au/afl](http://www.jltsport.com.au/afl)

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