



## Note to Members

The following seeks to clarify the relevant policies and status of insurance cover for playing members of Wembley Vets Football Club (WVFC).

### 1. AFL Masters WA policy

From 'Manual and Guidelines' for AFL Masters WA

#### INSURANCE

It is the responsibility of each Club to ensure that the club to which he is attached is registered with the on-line Insurance provided by JLT and AFL Masters Australia.

It is important that as President of your Club that you remind all Players before the start of each Season that the policy does not include Personal Accident Coverage or loss of Income.

Personal Accident Coverage is a matter of individual player choice and if a player requires insurance coverage of that type then it is their responsibility to organize that coverage at their own expense with a company of their choice.

#### INSURANCE, INJURY AND MEMBER CONSENT FORM

Due to the excessive rise in the costs of insurance cover, AFL Masters WA as is the case with all other AFL Masters State Associations has made the decision NOT to seek personal accident cover or loss of wage insurance for players and officials.

All players and officials are **STRONGLY ADVISED** to make provision for their own Accident, Life, Income Protection and Health insurances to protect themselves in the event of injury sustained whilst participating in Masters Australian Football.

Consequently, every participant in the AFL Masters competition in Western Australia is required to complete an online Members and Players Membership Consent Form prior to undertaking any playing or non-playing role with their respective clubs.

The Players Consent Form must be completed by the player online prior to the member being permitted to participate in any game of football in which the Club is involved in the AFL Masters Western Australia competition.

WVFC confirms that:

- a. It is registered with the Insurance provided by JLT and AFL Masters Australia; and
- b. All active players have completed an on-line consent from

## 2. Personal Injury

WA Masters defaults to the National Risk Protection Programme (NRPP) that automatically provides Bronze non-Medicare Medical Benefits in accordance to policy cover under the following table.

### COVERAGE LIMITS & EXCESS

The Personal Injury coverage section of the Programme automatically provides all affiliated insured clubs with the standard Bronze level of cover (with the exception of all VCFL affiliated clubs who automatically start on the Silver level).

LEVEL	NON-MEDICARE MEDICAL BENEFITS	CAPITAL BENEFIT	QUAD/PARA EVENTS**
PLATINUM (optional upgrade)	90% reimbursement, \$7,500 max. per claim \$50 excess per claim	\$250,000 Maximum	\$750,000 Maximum
GOLD (optional upgrade)	90% reimbursement, \$3,500 max. per claim \$50 excess per claim	\$200,000 Maximum	\$750,000 Maximum
SILVER (optional upgrade)	75% reimbursement, \$2,500 max. per claim \$75 excess per claim	\$150,000 Maximum	\$750,000 Maximum
BRONZE (automatic base cover)	50% reimbursement, \$2,000 max. per claim \$100 excess per claim	\$100,000 Maximum	\$750,000 Maximum

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

\*\* Please note that all affiliated insured clubs of AFL Victoria and the South Australia National Football League automatically have \$1,000,000 coverage for Quadriplegia and Paraplegia events

Key points about the Personal Injury Cover:

- The personal injury protection policy will cover claims for items that are not entitled to any form of reimbursement from Medicare (either whole or part). As a result:
  - 'out of pocket' expenses for the gap between private health cover rebates and the fee charged for non-Medicare treatments such as Physio, rehab and some MRI's would be covered by this policy
  - if the doctors, surgeons or anaesthetist fees charged are partly redeemable from Medicare, such treatment and associated 'out-of-pocket' expenses are excluded by this policy.

## 3. Spinal Cord Injury

WVFC took out a policy (PBF membership) earlier this year that covers all members 24 hours a day, 365 days a year and entitles members to claim \$250,000 payable on sustaining a permanent spinal cord injury resulting in quadriplegia or paraplegia

## 4. Final comments

- WVFC players are strongly advised to consider their own Accident, Life, Income Protection and Health insurances to protect themselves in the event of injury sustained whilst participating in Masters Australian Football.
- You may wish to consult your accountant in the event of injury as depending on salary, certain expenses over a certain threshold may be tax deductible.
- The WVFC committee will review its position in relation to player insurance and whether additional cover under the NRPP (per above) will be sought.

Prindi is available to discuss as needed or please see me if you have any queries.

Cotch  
5 August 2015