

# CIRCULAR



**Subject:** 2018 JLT INSURANCE

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**Audience:** Club Presidents, Club Secretaries

<p><b>Summary:</b> Summary of JLT's cover below.</p> <p>JLT's insurance cover runs from November to October each year. Clubs are required to re-register from 1 November.</p>	<p><b>Action:</b> Clubs are required to go online and re-register with JLT.</p>
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The AFL National Risk Protection Program (JLT Insurance) has been renewed for another 12 months from 1 November 2017 to 31 October 2018.

Clubs must register with JLT annually. Visit [https://afl.jltsport.com.au/club\\_selection.aspx](https://afl.jltsport.com.au/club_selection.aspx) to re-register. Your Certificate of Currency will be available for download following registration.

## Junior/Senior Clubs

A portion of a club's affiliation fee pays the WAAFL insurance premium which is part of the WA Football Commission policies. If a junior and senior club operate under the one constitution as one 'football club' entity, the club's insurances may be being paid via the respective District Football Development Council. To avoid duplicate payment, please advise the WAAFL by 28 February 2018 so the relevant insurance cover may be deducted from the club's affiliation fees. Any insurance premium changes from 2017 will be carried over to 2018 unless we are notified otherwise.

## SUMMARY – WAAFL INSURANCES

For full details on cover, please visit [https://afl.jltsport.com.au/products\\_pl.aspx](https://afl.jltsport.com.au/products_pl.aspx).

Please note there is an excess for all claims.

### 1. Public Liability

### 2. Club Management Liability

This cover extends only to all incorporated Australian Football Clubs and Associations/Leagues of each State and Territory. Other created entities, being Sports Clubs with several different sports/recreation activities, will not be covered for claims under the Management Liability (Forefront) policy. Please advise the WAAFL by 28 February 2018 if your club is part of a 'Sporting Club' so the Club Management Liability premium may be deducted from the club's affiliation fees.

### 3. Personal Injury (Base cover - Bronze)

Clubs wishing to upgrade from Bronze may do so at their own discretion and directly with JLT.

**4. Asset Protection**

Clubs should review its contents replacement costs to ensure appropriate cover and that the cover is not being duplicated in another policy the club may have separately or through a Sports Club, Junior/Senior Club or local council arrangement

**5. Quad/Para cover**

JLT cover clubs for capital benefits up to \$1,000,000.

**6. Loss of Income cover**

No Loss of Income cover is provided by the WAAFL's insurance. Clubs can opt into this cover by contacting JLT.

**Private Health Cover**

The WAAFL encourages all players to have private health cover.