

CIRCULAR



Subject: 2019 JLT INSURANCE

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Audience: Club Presidents, Club Secretaries

<p>Summary: 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>Action: Clubs are required to go online and re-register with JLT by 30 November</p>
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The AFL National Risk Protection Program (JLT Insurance) has been renewed for another 12 months from 1 November 2018 to 31 October 2019.

Clubs must register with JLT annually. Please visit https://afl.jltsport.com.au/club_selection.aspx by 30 November to re-register. Your Certificate of Currency will be available for download following registration.

Players must be registered with the club to be covered by the clubs personal accident insurance policy. Players should register prior to their first training session each year.

Country players training with WAAFL teams must be registered with their country club and both clubs must be agree to this arrangement. Country players are covered at the level of their country club.

It is important that the club ensures players are aware of the extent of this cover. A player flyer is attached to the email for distribution to players and display in clubs.

JLT provides some cover for regular volunteers. To be covered, JLT require that the Club maintain a list of all regular (at least several times per season) volunteers. This list does not need to include players who are already covered by the policy. Examples of volunteers covered under the policy include but are not limited to:

- Coaches/Assistant Coaches
- Trainers
- Runners
- Water Carriers
- Umpires
- Scoreboard attendants
- Team Managers
- Club Patron
- Committee Members
- Canteen Staff
- Bar Staff
- Cleaners
- Others – eg Statistician, general helpers, Junior Club personnel who help out at Little League games, etc

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/community.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 2019 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. Bronze level provides a 50% reimbursement, up to \$2,000 of non-medicare medical benefits.

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 Insurance

The WAAFL encourages all players to have private health insurance.