

Australian Football National Risk Protection Program

Program Summary



What's covered?	Limits & Excess												
 PUBLIC LIABILITY Protection for financial risks associated with legal action against your club	<table border="1"> <tr> <td>General & Products Liability</td> <td>\$30,000,000 (\$1,000 Excess)</td> </tr> <tr> <td>Errors & Omissions</td> <td>\$5,000,000 any one claim (\$1,000 Excess)</td> </tr> </table>	General & Products Liability	\$30,000,000 (\$1,000 Excess)	Errors & Omissions	\$5,000,000 any one claim (\$1,000 Excess)								
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 CLUB MANAGEMENT LIABILITY Protection for committee members of your club	<table border="1"> <tr> <td>Directors & Officers and Employment Practices</td> <td>\$10,000,000 aggregate</td> </tr> <tr> <td>Crime</td> <td>\$1,000,000 (\$20,000 Excess)</td> </tr> </table>	Directors & Officers and Employment Practices	\$10,000,000 aggregate	Crime	\$1,000,000 (\$20,000 Excess)								
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 PERSONAL ACCIDENT COVER Financial assistance for some medical costs associated with football related injuries	Four levels of cover are available under this section of the Program. Please refer to the next page for further information.												
 TRAVEL Travel coverage for representative games and interstate based competitions	<table border="1"> <tr> <td>Death and Capital Benefits</td> <td>\$100,000</td> </tr> <tr> <td>Baggage & Computers</td> <td>\$5,000</td> </tr> <tr> <td>Money</td> <td>\$1,000</td> </tr> <tr> <td>Personal Liability</td> <td>\$5,000,000</td> </tr> <tr> <td>Standard Excess</td> <td>\$100</td> </tr> <tr> <td>Baggage Excess</td> <td>\$250</td> </tr> </table>	Death and Capital Benefits	\$100,000	Baggage & Computers	\$5,000	Money	\$1,000	Personal Liability	\$5,000,000	Standard Excess	\$100	Baggage Excess	\$250
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 ASSET PROTECT Coverage for the contents and assets of your club premises	<table border="1"> <tr> <td colspan="2">Maximum total coverage is \$15,000 per claim</td> </tr> <tr> <td>Standard Excess</td> <td>\$250 (higher Excesses may apply)</td> </tr> </table>	Maximum total coverage is \$15,000 per claim		Standard Excess	\$250 (higher Excesses may apply)								
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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 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).

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 a team or teams 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.

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