

WAFC POL.13: Insurance Policy

GENERAL INFORMATION

Lead Area:	WAFC Community Football
Lead Procedure Title:	Insurance Policy
Procedure Reference Number:	WAFC POL.13
Adapted by:	JH.
Last Modified:	28 January 2021

POLICY BACKGROUND

The West Australian Football Commission has negotiated in conjunction with the AFL, an Australian national insurance program with Insurance Brokers Marsh (formerly JLT). The program covers four critical areas of insurance:

- Player and Volunteer Personal Accident,
- Public Liability,
- Asset protection (theft and/or damage), and
- Associations (Directors and Officers Liability)

The national scheme covers each junior club from November 1 to October 31 at the base bronze level for Personal Accident. Upgrades to higher levels and therefore higher returns on claims are available after contacting Marsh direct.

TYPE OF COVER

All clubs are insured at a basic Bronze level coverage and should investigate upgrading their level of cover.

	Bronze Cover	Silver Cover	Gold Cover	Platinum Cover
Non-Medicare Medical Costs <i>(examples include: Ambulance, Physio, Dental, Chiro, Private Hospital Accommodation)</i>	<ul style="list-style-type: none"> • 50% Reimbursement • \$2,000 Max. per claim • \$100 excess per claim 	<ul style="list-style-type: none"> • 75% Reimbursement • \$2,500 Max. per claim • \$75 excess per claim 	<ul style="list-style-type: none"> • 90% Reimbursement • \$3,500 Max. per claim • \$50 excess per claim 	<ul style="list-style-type: none"> • 90% Reimbursement • \$7,500 Max. per claim • \$50 excess per claim
Capital Benefits	<ul style="list-style-type: none"> • \$20,000 for players under 18 	<ul style="list-style-type: none"> • \$30,000 for players under 18 	<ul style="list-style-type: none"> • \$40,000 for players under 18 	<ul style="list-style-type: none"> • \$50,000 for players under 18
Quad / Para Benefit	<ul style="list-style-type: none"> • \$250,000 maximum 	<ul style="list-style-type: none"> • \$250,000 maximum 	<ul style="list-style-type: none"> • \$250,000 maximum 	<ul style="list-style-type: none"> • \$250,000 maximum

This table is to provide a brief overview. For full information regarding coverage and any changes to the policy please visit: <https://sport.marshadvantage.com.au/af1>

PRE-SEASON TRAINING INSURANCE

Within the AFL National Risk Protection Programme, Marsh covers all players who are registered to play with a club to the level of cover taken out by that club. In acknowledging that some players train to assess whether they want to register and play the full season, there is scope within the policy whereby 'prospective members' are covered for up to 4 weeks after their initial engagement with the club. If the player or member doesn't register within 4 weeks of their initial engagement with the club, they won't be covered

WAFC POL.13: Insurance Policy

SUPPORTING DOCUMENTS

[MARSH AFL NRPP Summary](#)

[MARSH Player Information Flyer](#)

[Public Liability, Club Management Liability & Personal Injury](#)

[NAB AFL Auskick](#)