

## SCHEDULE

<b>POLICY NUMBER:</b>	0011777
<b>INSURED:</b>	JLT (Australian Football National Risk Protection Program) Discretionary Trust including each State and Territory Association directly affiliated to the Australian Football League and their Affiliations, Associations/Leagues and Clubs (excluding the 18 National Clubs forming the National AFL competition) including subsidiary or controlled companies now or previously existing or hereafter formed or acquired.
<b>INSURED PERSONS:</b>	All players, prospective players, officials, volunteers, trainers, runners, club and league appointed umpires, coaches, directors, officers, committees, sub-committees, regional boards and work experience students.
<b>PERIOD OF INSURANCE:</b>	From: 1 <sup>st</sup> day of November 2014 at 4.00 pm To: 1 <sup>st</sup> day of November 2015 at 4.00 pm
<b>BROKER:</b>	JLT Sport (a division of Jardine Lloyd Thompson Pty Ltd) – VIC
<b>AFL DEDUCTABLE</b>	<b>As per 2013/2014 levels of membership:</b>  1) \$7,500 any one event (with the exception of Platinum coverage which is \$10,000 any one event}, and  2) \$3,000,000 in the aggregate  All in line with the Australian Football League 2014/2015 Discretionary Deductible Clause.  The Aggregate has been predicted on existing levels of membership renewing. If there are less members included then the aggregated limit reduces and if there are more members included then the Aggregate limit increases.
<b>ELIMINATION PERIOD</b>	14 Days
<b>BENEFIT PERIOD</b>	52 weeks from the first day of disablement

**INSURED BENEFITS**

**EACH INSURED PERSON**

Insured Events 1-17

As Per Placing Slip & Schedule

Bronze	<p><u>Capital Benefits</u> Up to a max of \$100,000 SANFL up to \$250,000 Under 18 yrs – Up to \$20,000 Quadriplegia and Paraplegia Benefit 2 &amp; 3 - \$750,000</p> <p><u>Physiotherapy</u> 1-5 Visits - 95% reimbursement 6-10 Visits – 80% reimbursement</p>	<p><u>Non Medicare Medical</u> 50% max \$2,000 -Excess of \$100</p>
Silver	<p><u>Capital Benefits</u> Up to a max of \$150,000 Under 18 yrs - \$30,000 Quadriplegia and Paraplegia Benefit 2 &amp; 3 - \$750,000</p> <p><u>Physiotherapy</u> 1-5 Visits - 95% reimbursement 6-10 Visits – 80% reimbursement</p>	<p><u>Non Medicare Medical</u> 75% max \$2,500 -Excess of \$75</p>
Gold	<p><u>Capital Benefits</u> Up to a max of \$200,000 Under 18 yrs - \$40,000 Quadriplegia and Paraplegia Benefit 2 &amp; 3 - \$750,000</p> <p><u>Physiotherapy</u> 1-5 Visits – 95% reimbursement 6-10 Visits – 80% reimbursement</p>	<p><u>Non Medicare Medical</u> 90% max \$3,500 -Excess of \$50</p>
Platinum	<p><u>Capital Benefits</u> Up to a max of \$250,000 Under 18 yrs - \$50,000 Quadriplegia and Paraplegia Benefit 2 &amp; 3 - \$750,000</p> <p><u>Physiotherapy</u> 1-5 Visits – 95% reimbursement 6-10 Visits – 80% reimbursement</p>	<p><u>Non Medicare Medical</u> 90% max \$7,500 -Excess of \$50</p>

## ADDITIONAL BENEFITS

<b>Student Assistance</b>	100% for Home Tutorial to a maximum of \$200 per week
<b>Home Help Expenses</b>	100% for Home Help Expenses up to a maximum of \$200 per week.
<b>Parents Inconvenience Allowance</b>	\$50 per day whilst a Non-Income Earner/Student is hospitalised up to a maximum of \$3,000.
<b>Funeral Expenses</b>	100% up to a maximum of \$5,000

## LOSS OF INCOME PROTECTION (Temporary Disablement)

This cover is an 'Optional Upgrade' that clubs or individuals can elect to purchase for additional premium. A club must first select the amount, in blocks of \$50 (gross), that a member is to receive if injured. The club must then select the preferred elimination period that is to apply to each claim - 14 or 49 days. An individual must select the amount, in blocks of \$50 (gross), that is to be received if he/she is injured. A 14 day elimination period applies.

The policy will pay 80% of the members' net weekly income or the dollar amount selected (whichever is the lesser).

- Option 1** - Club Purchase with 14 day elimination period
- Option 2**- Club Purchase with 49 day elimination period
- Option 3**- Individual Purchase (non-football related income) with 14 day elimination period
- Option 4**- Individual Purchase (football income- match payments)
  - Available to purchase in blocks of \$100 cover
  - Maximum \$500 per week cover
  - 21 day elimination period

## CAPITAL BENEFIT INSURED EVENTS 2 & 3

### Quadriplegia / Paraplegia Events

Optional upgrades for increased Quadriplegia and Paraplegia Events are available for clubs to purchase for additional premium.

### Senior and/or Reserve Teams (per team - 30 members)

Option 1 \$1,000,000

### Junior Teams Under 18 years (per team- 30 members)

Option 1 \$1,000,000

## VOLUNTEERS

### Loss of Income Benefits (Temporary Disablement)

80% of net weekly income or \$250 per week (whichever is the lesser)  
14 day elimination period per claim  
52 week maximum benefit period per claim

## UMPIRES

This cover is an 'Optional Upgrade' that an Association / League appointed Umpiring group can purchase.

### Non Medicare Medical Expenses

Reimbursement	90%
Excess Per Claim	\$100
Maximum Limit	\$3,500
Maximum Benefit Period	52 weeks

### Loss of Income Benefits (Temporary Disablement)

80% of net weekly income or \$500 per week (whichever is the lesser)  
14 day elimination period per claim  
52 week maximum benefit period per claim  
*Rates available for Senior and Junior Teams*

## REPRESENTATIVE TEAMS

This cover is an 'Optional Upgrade' that an Association / League can purchase on behalf of players selected to play in a Representative team:

### Non Medicare Medical Expenses

No upgrade required - All participants of representative games automatically receive the Platinum level of cover.

### Quadriplegia / Paraplegia Events

No upgrade required - All participants of representative games automatically receive \$1,000,000 Quadriplegia / Paraplegia cover.

### Loss of Income Benefits (Temporary Disablement)

An Association / League must select the amount, in blocks of \$50 (gross), that a representative player is to receive if injured.

The policy will pay 80% of the players' net weekly income or the dollar amount selected (whichever is the lesser).

14 day elimination period applies per claim  
52 week maximum benefit period per claim

*Club coverage will follow individual players participating in representative games. This means that a club who has higher coverage than what has been purchased for the representative games, will be able to claim on the higher level of cover.*

*Rates available for Senior and Junior Teams*

*All clubs/associations/leagues who have upgraded in the 2014/2015 policy period will receive a renewal notice and invoice to continue with the expiring level of cover. Payment is to be made to JL T Sport with 30 days of receiving the renewal invoice.*

*All optional upgrades applied for after 1st June 2014 will automatically receive a 50% reduction in premiums*

**Players who participate or are required to play in a lower grade than their registered team will carry forward the higher level of cover purchased by their club (if applicable) and will not be subject to the lower benefits of the new team.**

**SPECIAL CONDITIONS**

Cardiac Limit \$50,000

Loss of one eye \$50%

Event 17 limited to 50%

Weekly Benefits paid in addition to Capital Benefit

*To curb systematic claiming in future policy periods:*

- Claim forms must be signed by the Club President
- Echelon will only accept claims that have paid receipts attached
- Potentially a 'burner' to be applied to the 2014/2015 Policy for clubs claiming 200% + compared with their premiums. A net loss ratio for clubs of 200% and above, to be applied an additional premium of up to a maximum of \$10,000. This endorsement to be agreed.
- Potential to limit physiotherapy claims to \$10,000 per club per annum

**ADDITIONAL INFORMATION**

All claims must be reported to the Trustee within 270 days from the date of Injury

The JL T (Australian Football National Protection Program) Discretionary Trust Arrangement set up for the period 1 November 2014 to 1 November 2015 will close 9 months after the expiry date (i.e. 1 August 2016).

**SCOPE OF COVER**

**As per policy wording**

**TERRITORIAL LIMITS:**

Worldwide

**AGGREGATE LIMIT OF LIABILITY:**

\$10,000,000



ACCIDENT & HEALTH INTERNATIONAL UNDERWRITING PTY LTD

ABN 26 053 335 952 AFS Licence No. 238261

UNDERWRITTEN FOR AND ON BEHALF OF

CGU INSURANCE LIMITED ABN 27 004 478 371 100%

IN WITNESS WHEREOF, this Policy has been countersigned by an authorised officer of A & H International on behalf of the Company at MELBOURNE this 20<sup>th</sup> of January 2015.

Policy No. 0011777 AFL Risk Protection Programme PA01-11/14

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