

# VFL and TAC Cup

## Australian Football National Risk Protection Programme



### Personal Injury Cover – Detailed Player Information for VFL and TAC Cup Teams



Personal Injury 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.

#### WHO is Covered?

Members of the JLT (AFL) Discretionary Trust including players, coaches, trainers, umpires, officials and volunteers.

#### What is generally covered ...

- ✓ Physio
- ✓ Chiro
- ✓ Dental
- ✓ Ambulance transport
- ✓ Private hospital accommodation

#### What is generally NOT covered ...

- ✗ Doctor's Fees
- ✗ Surgeon's Fees
- ✗ Anaesthetist Fees
- ✗ X-rays
- ✗ Public hospital costs
- ✗ MRI Scans

#### You can't claim if you ...

- ✗ Play against medical advice
- ✗ Have a pre-existing injury
- ✗ Are under the influence of alcohol or drugs
- ✗ Are involved in a criminal act
- ✗ Have a pre-existing illness or disease (i.e. cancer, heart condition)

#### Quick Note

MRI scans are generally claimable through Medicare, however sometimes the referrer and/or provider is not registered with Medicare. In this case, you can claim through your Personal Accident policy.

#### Platinum Coverage Benefits

Death & Capital Benefits	Quadriplegia / Paraplegia	Non-Medicare Medical	Loss of Income
Maximum \$250,000* (\$50,000 U/18)	Maximum \$1,000,000	90% Reimbursement \$7,500 max. per claim \$50 excess per claim	\$500 max. p/week, 52 weeks max. 14 day elimination period*

\*as per the Table of Insured Events contained within the Policy Wording

#### When am I covered?

- ✓ An official match or training session
- ✓ Travelling to and from an official club activity
- ✓ Participation in an official club function
- ✓ Tours or representative matches

#### How do I make a Personal Injury claim?

- **Step 1** – access a current claim form from the JLT Sport website
- **Step 2** – complete all relevant sections of the claim form
- **Step 3** – take the form to your club to sign Section B: Club Declaration
- **Step 4** – send your claim form to Echelon within 270 days of your injury (the earlier the better)
- **Step 5** – Echelon will confirm receipt of your claim and contact you if further information is required

#### Do I need Private Health Insurance?

In addition to the Personal Injury cover outlined above, players are encouraged to investigate the benefits of private health insurance. The Australian Football National Risk Protection Programme is not designed as an alternative or replacement for private health insurance and as such, each player should consider their individual circumstances prior to taking the field.

#### Can I take out Loss of Income Cover?

Yes, every club and individual player has the opportunity to purchase Loss of Income cover for additional premium.

The club can purchase it on behalf of all players or individuals can purchase it to suit their own circumstances. An Optional Upgrade Form is located on our website. Coverage is for income lost as a result of a football related injury, however we can also provide a separate policy for Match Payments if required.

[www.jltsport.com.au](http://www.jltsport.com.au)

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