

# Programme Summary

JLT Sport

Distinctive. Choice.



## AUSTRALIAN FOOTBALL NATIONAL RISK PROTECTION PROGRAMME




The Australian Football National Risk Protection Programme ("The Programme") is a joint initiative of the AFL and its State Bodies and has seen an number of benefits provided to football clubs throughout Australia. It is designed to save clubs time, effort and money and provide enhanced cover and services for the football community.

### Coverage

This Programme provides coverage 365 days of the year with an annual renewal date of 1st November.

### What's Covered

In general, all football activities are covered. This includes matches, training, functions, meetings and the like (anywhere in Australia). The Programme provides competitively broad protection across the following areas:

Public Liability*	Club Management Liability*	Personal Accident*
		
<b>Who is Covered?</b>	<b>Who is Covered?</b>	<b>Who is Covered?</b>
Each State and Territory League/ Association directly affiliated to the Australian Football League and their Affiliations, Leagues/Associations and Clubs (excluding the 16 national clubs forming the National AFL competition), including most individuals.	All Incorporated Australian Football Clubs, Affiliations and Associations/Leagues of each State and Territory (excluding the 16 National Clubs forming the National AFL Competition).	Members of the JLT (AFL) Discretionary Trust including players, coaches, trainers, umpires, officials, volunteers etc.
<b>Coverage Limits &amp; Excess</b>	<b>Coverage Limits &amp; Excess</b>	<b>Coverage Limits &amp; Excess</b>
General & Products Liability \$20,000,000 (\$1,000 Excess) Errors & Omissions \$20,000,000 (\$1,000 Excess)	Directors & Officers \$10,000,000 (Nil Excess – in part) Employment Practices \$10,000,000 (\$5,000 Excess) Employee Theft \$25,000 (\$2,500 Excess)	Four levels of cover are available under this section of the Programme. Please refer to the next page for further information.
<b>Insurer/Issuer</b>	<b>Insurer/Issuer</b>	<b>Insurer/Issuer</b>
Liberty International Underwriters	Chubb Insurance Company of Australia Limited	JLT (AFL) Discretionary Trust (JDT) Arrangement

\* Refer to the policy wording located on our website to find out exactly who's covered, detailed policy benefits and exclusions.

<h2>What you'll find on our website</h2>	<b>Registration</b> <ul style="list-style-type: none"> <li>✓ Annual requirement</li> <li>✓ Unlocks Certificate of Currency</li> </ul>	<b>Certificate of Currency</b> <ul style="list-style-type: none"> <li>✓ Confirms Public Liability Insurance</li> <li>✓ Available 24/7</li> </ul>
	<b>Claims</b> <ul style="list-style-type: none"> <li>✓ Downloadable claim forms</li> <li>✓ Step by step instructions</li> </ul>	<b>Risk Management</b> <ul style="list-style-type: none"> <li>✓ Annual requirement</li> <li>✓ Match Day Checklists</li> </ul>



JLT Sport is a division of Jardine Lloyd Thompson Pty Limited ABN 69 009 864 AFS Licence 226827

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

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## PERSONAL INJURY COVER - INCLUDING OPTIONAL UPGRADES

The Personal Injury coverage section of this Programme automatically provides all affiliated insured clubs with the standard Bronze level of cover (with the exception of all VCFL affiliated clubs who automatically start on the Silver level of cover). Clubs and/or Leagues/Associations can choose to upgrade to a higher level of cover to provide their players with increased benefits and reimbursement of Non-Medicare Medical expenses.

Upgrading cover is OPTIONAL.

	Non-Medicare Medical Benefits	Capital Benefits
<b>BRONZE</b> (Basic cover)	50% reimbursement \$2,000 maximum per claim \$100 excess per claim	\$100,000 Maximum \$20,000 U/18
<b>SILVER</b> (optional upgrade)	75% reimbursement \$2,500 maximum per claim \$75 excess per claim	\$150,000 Maximum \$30,000 U/18
<b>GOLD</b> (optional upgrade)	90% reimbursement \$3,500 maximum per claim \$50 excess per claim	\$200,000 Maximum \$40,000 U/18
<b>PLATINUM</b> (optional upgrade)	90% reimbursement \$7,500 maximum per claim \$50 excess per claim	\$250,000 Maximum \$50,000 U/18

### Loss of Income

- ✓ Optional Upgrade
- ✓ Purchased separate to all other covers
- ✓ Available for teams or individuals
- ✓ Optional excess periods

**UPGRADE NOW!**

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