



UMPIRE UPGRADE FORM

General Enquiries:

1300 130 373

FOR PERIOD: 1ST NOVEMBER 2011 TO 1ST NOVEMBER 2012

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1300 130 373

PLEASE NOTE: UPGRADES ARE EFFECTIVE FROM RECEIPT OF THIS FORM AND PAYMENT.

To view the Policy Wordings, Summary of Covers and other important information, terms and conditions (including the Product Disclosure Statement), please refer to:

www.jltsport.com.au/afl

Please send your completed form with payment to:

JLT Sport	OR	Fax:
PO Box 464, Winston Hills NSW 2153		(02) 8824 1690

UMPIRE UPGRADES

WHAT DOES UPGRADING COVER MEAN?

From 1st November 2011, all club umpires and league appointed umpires receive the basic level of cover for Non-Medicare Medical benefits. This basic level of cover is called "Bronze". Leagues and Associations can choose to upgrade their umpires from Bronze to **Gold Cover** to provide increased benefits and reimbursements of Non-Medicare Medical Expenses. **Upgrading cover is optional.** Leagues and Associations should consider the costs and inform members of all decisions made in regard to Upgrading Cover. For details regarding cover, including important information, terms and conditions, please refer to www.jltsport.com.au/afl

HOW DO WE UPGRADE OUR UMPIRE'S NON-MEDICARE MEDICAL COVER?

1. Complete Section A and Section B of the Upgrade Form.
2. Attach your payment to the Upgrade Form and forward it JLT Sport.
3. Upgrades are valid from the date JLT Sport receives this form and payment.

LOSS OF INCOME COVER PURCHASE

WHAT IS LOSS OF INCOME COVER?

Loss of Income Cover is OPTIONAL and the League/Association must purchase this cover separately from Non-Medicare Medical . Loss of Income Cover provides reimbursement for either 80% of the injured umpire's net weekly income or \$400 per week – whichever is the lesser. Coverage is for a maximum of 52 weeks and a 14 day elimination period applies. This benefit excludes remuneration from football matches. Please refer to the Policy Wording, Terms and Conditions for details.

HOW DO WE PURCHASE LOSS OF INCOME COVER FOR OUR UMPIRES?

1. Complete Section A and Section C of the Upgrade Form
2. Attach your payment to the Upgrade Form and forward it to JLT Sport
3. Loss of Income Purchases are valid from the date JLT Sport receives this form and payment.

Please note: the advice contained in this form is general. To help you decide if the cover suits you, please read the Product Disclosure Statement. We are also happy to provide you with further information.

IMPORTANT INFORMATION:

- o All rates on this form are inclusive of all government charges, GST and fees
- o The umpires only receive the upgraded cover whilst representing the League/Association noted on this form
- o The Loss of Income benefit payable is limited, subject to the Trustee's discretion, to the lesser of the selected amount or 80% of net weekly earnings (excluding any remuneration from participation in football). Please note that actual payments made to the claimant are made net of tax.
- o No Loss of Income benefit will be payable if the umpire is not in Permanent or Regular Casual employment at the time of the injury – also subject to the Trustee's discretion.
- o All umpires within the League/Association must be included in the cover. Upgrades and Loss of Income Purchases are not available to individual umpires.
- o Umpires are covered whilst training throughout the year, therefore it is important to submit this form and payment early to ensure pre-season training sessions are covered.

The AFL National Risk Protection Program JLT Discretionary Trust (JDT) Arrangement for the Australian Football League is issued by JLT Group Services Pty Ltd., 16 Hutt St, Adelaide, SA 5000.

JLT Sport is a division of Jardine Lloyd Thompson Pty Ltd, ABN 69 009 098 864, AFS Licence No. 226827, Level 17 607 Bourke Street, Melbourne, VIC, 3000.

**SECTION A: UPGRADE DETAILS****Step 1: League/Association Details**

1 _____
League/Association Name

2 _____ 3 _____
Contact Person Contact Phone Number

4 _____
Postal Address State Post Code

5 _____
Email Address

Step 2: Total Amount Payable

	<i>Total</i>
Section B (Non-Medicare Medical Upgrade) Sub-total	\$ _____
Section C (Loss of Income Purchase) Sub-total	\$ _____
Grand Total – Total Amount Payable	\$ _____

Step 3: Club Declaration

I, the undersigned, declare that I am an authorised representative of _____
Name of Club

(a) I have read the PDS and agree to be bound by the Rules. I am aware that the withdrawal from the JDT Arrangement as a Member does not entitle the Member to a refund of the Total Membership Contribution in full or in part, other than any applicable return Membership Contribution in respect of the unexpired portion of the Insurance Cover.

(b) I agree to receive the PDS, FSG and annual report for this product online at www.jltsport.com.au/afj or I have obtained a hard copy of the PDS and FSG. I have reviewed those documents including the "Important Information" section of the FSG.

(c) Privacy Act implications: Upon joining the JDT Arrangement, you as a Member, acknowledge that, as part of the financial reports, the Trustee will be declaring Members' detailed Claims data to all Members and service providers performing specific tasks on behalf of the Trust.

Authorised Club/League/Association Representative's Name (please print)

Authorised Club/League/Association Representative's Title/Position

Authorised Club/League/Association Representative's Signature

_____/_____/_____
Date

Step 4: Payment options

You must choose one of the following options to make payment to JLT Sport. Please select one and attach payment details:

OPTION 1: Cheque / Money Order
Please make cheque or money order payable to JLT Sport, attach payment to this Upgrade Form and forward to the address provided below.

OPTION 2: Credit Card
Please select one of the following credit card options: Mastercard Visa

Card Number: _____ / _____ / _____ / _____ Expiry Date: ____ / ____

Card Holder's Name: _____ Signature: _____
Please print

Please note – a surcharge of 1.25% (including GST) applies to all credit card payments. When calculating your total upgrade amount JLT Sport will include this surcharge and will add 1.25% to your grand total. For example, if your total amount payable came to \$500, to pay by credit card will incur the additional 1.25% surcharge and we will charge your credit card \$506.25. Please contact JLT Sport for further information.

OPTION 3: Direct Deposit
Please deposit payment as per the account details below. You must insert "AUSTFB" and your club name into the payment description. To confirm the transaction, please print your bank's receipt of payment and attach a copy to this Upgrade Form.

Account Name: Jardine Lloyd Thompson Insurance Broking Account
Bank: ANZ
BSB Number: 012 003
Account Number: 837 262 862
Reference: 30 + AUSTFB + your club name (if the bank allows)

Please note – upgraded cover is valid from the date of payment receipt

OPTION 4: Pay by the Month – Funding Contract
If the total amount payable of your club's upgrade is over \$500, you may choose to pay for your total amount in monthly instalments via a funding contract. Fees, charges and conditions apply to all funding contracts. Please contact JLT Sport for details.
To obtain a funding contract, please forward this Upgrade form to JLT Sport, and your contract will be forwarded to you by email or post.
Please note – upgraded cover is valid from the date JLT Sport receives your signed funding contract



2011/2012 AUSTRALIAN FOOTBALL NATIONAL RISK PROTECTION PROGRAMME
SECTION B: NON-MEDICARE MEDICAL UPGRADE



The AFL National Risk Protection Programme JLT Discretionary Trust (JDT) Arrangement. ABN: 37 378 340 834

Before signing this form, it is essential you have read and are prepared to be bound by the Product Disclosure Statement (PDS) and Financial Services Guide (FSG). For a copy of these documents and other important information, terms and conditions, please refer to:

Period of Cover

FROM: Cover is valid from the date JLT Sport receives this form and payment

TO: 1st November 2012

From 1st November 2010, all club and league appointed umpires receive as a minimum the basic level of cover for Non-Medicare Medical benefits. This basic level of cover is called Bronze.

TABLE (A) below demonstrates the Gold Cover Upgrade available to Umpires:

TABLE (B) below demonstrates the Premium Rate payable:

TABLE (A) Upgrades Available		
	Bronze (Basic Cover)	Gold Cover
Non-Medicare Medical Costs	50% Reimbursement	90% Reimbursement
	\$2,000 max. per claim	\$3,500 max. per claim
	\$100 excess per claim	\$50 excess per claim
Capital Benefits	\$100,000	\$200,000

Table (B) Premium Rate
\$24.00 per Umpire

TABLE (C) below provides you with instructions to calculate the total premium payment for upgrading cover for your umpires:

Table (C) Calculation Table for Section B	Total
Step 1: Total number of Umpires in League/Association	_____
Step 2: Multiply the number of Umpires by the Premium Rate	X <u>\$24.00</u> per umpire
Step 3: Section B Total	= \$ _____

SECTION C: LOSS OF INCOME COVER PURCHASE

Loss of Income Cover is OPTIONAL but provides weekly income lost by umpires should they be injured whilst involved in a football related activity.

TABLE (D) below demonstrates the Loss of Income Cover available to Umpires:

TABLE (E) below demonstrates the Premium Rate payable:

TABLE (D) Loss of Income Cover Available	
	Cover
Loss of Income Benefits	<input checked="" type="checkbox"/> 80% of your net weekly income OR \$400 per week (whichever is the LESSER).
	<input checked="" type="checkbox"/> 14 days elimination period
	<input checked="" type="checkbox"/> 52 weeks maximum benefit period

Table (E) Premium Rate
\$55.00 per Umpire

TABLE (F) below provides you with instructions to calculate the total premium payment for purchasing Loss of Income Cover for your umpires:

Table (F) Calculation Table for Section B	Total
Step 1: Total number of Umpires in League/Association	_____
Step 2: Multiply the number of Umpires by the Premium Rate	X <u>\$55.00</u> per umpire
Step 3: Section C Total	= \$ _____

**PLEASE FORWARD YOUR PAYMENT AND COMPLETED UMPIRE UPGRADE FORM (SECTIONS A, B AND C) TO:
 JLT SPORT - PO Box 464, Winston Hills NSW 2153**