

# Programme Summary

JLT Sport

Distinctive. Choice.



## FOOTBALL QUEENSLAND RISK PROTECTION PROGRAMME




The Football Queensland Risk Protection Programme (“The Programme”) is a joint initiative of FQ and all affiliated Associations, and has seen a number of benefits provided to all football clubs throughout Queensland. It is designed to save clubs time, effort and money and provide enhance cover and services for the football community.

### Coverage

This Programme provides coverage 365 days of the year with an annual renewal date of 31st December.

### What’s Covered

In general, all football activities are covered. This includes matches and competitions sanctioned by Football Queensland, training, function, meetings and fundraising activities, 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> Football Queensland and all registered and affiliated Leagues, Zones, Football Councils and Clubs participating within FQ sanctioned competitions, events and activities.	<b>Who is Covered?</b> Football Queensland and all registered, affiliated and incorporated clubs.	<b>Who is Covered?</b> Football Queensland and all affiliated Leagues and Clubs, including registered members, non-participating officials, coaches, referees, voluntary workers, club committee workers, office bearers, medical officers and prospective members for up to 4 weeks after initial approach.
<b>Coverage Limits &amp; Excess</b> <b>General &amp; Products Liability</b> \$20,000,000 (\$1,000 Excess) <b>Professional Indemnity</b> \$5,000,000 (\$1,000 Excess)	<b>Coverage Limits &amp; Excess</b> <b>Directors &amp; Officers</b> \$5,000,000 (Nil Excess – in part) <b>Employment Practices</b> \$5,000,000 (\$5,000 Excess) <b>Employee Theft</b> \$25,000 (\$2,500 Excess)	<b>Coverage Limits &amp; Excess</b> <b>Capital Benefits</b> \$100,000 maximum \$20,000 Under 18 Participants <b>Non-Medicare Medical Expenses</b> 80% reimbursement \$2,000 maximum/claim \$50 excess <b>Loss of Income Benefits</b> <b>Women/Juniors</b> • 80% salary to \$300/wk • 14d excess • 52wk benefit period <b>Senior Men</b> • Optional upgrade only • No standard inclusion
<b>Insurer/Issuer</b> Liberty International Underwriters	<b>Insurer/Issuer</b> Chubb Insurance Company of Australia Limited	<b>Insurer/Issuer</b> QBE Insurance Australia Limited

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

<b>What you’ll find on our website</b>	<b>Claims</b> ✓ Claim Forms ✓ Step by Step Instructions ✓ Handy Hints	<b>Certificate of Currency</b> ✓ Legal document ✓ Confirms Liability Insurance ✓ Available 24/7
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