



Berwick Football Club

AFL Risk Protection Program Summary 2013 – Important Information

Accidental Injury Coverage Cover is provided automatically whilst participating in game or club activities to;

1. All registered players
2. All members & volunteers of the club

The BFC committee has opted to increase the automatic coverage provided from silver to platinum, providing BFC players & members with the highest level of standard Capital Benefits available through the national AFL program, we have also upgrade the Quadriplegia and paraplegia limits as below. Full Details Are Available at the JLT website, links are listed on the BFC website for easy access to players and members.

Three types of protection are available within the program - Only 2 of the 3 are included for BFC Members

1. Death & Capital Benefits Provides payment of lump sum benefits for serious permanent injuries such as death, paraplegia, quadriplegia, loss of sight, permanent loss of use of limbs, hands, feet etc. The more serious the injury the higher percentage of the benefit is paid, refer to the table of benefits available on the website links for full details.

BFC Cover Included

Seniors - Capital Benefits up to	\$ 250,000
Seniors - Quadriplegia / Paraplegia up to	\$1,000,000
U18s - Capital Benefits up to	\$ 50,000
U18s - Quadriplegia / Paraplegia up to	\$ 500,000

2. Non-Medicare Benefits Provides reimbursement of non-Medicare expenses incurred in the treatment of injuries. Covering expenses such as Ambulance, Private Hospital, Dental, Physio, Chiro and related out of pocket expenses (eg. MRI scans if not Medicare based. There is no reimbursement of Medicare related expenses (including the Medicare gap). Benefits are paid out after allowance for any private health or other benefits receivable (if any).

BFC Cover Included **Seniors & U18s - Up to 90% reimbursement - Maximum \$7500 - \$50 excess**

3. Loss of Income (Optional) Up to 80% of lost income is payable for injuries that cause partial / temporary disablement culminating in the individual being unable to work. Benefits are payable for a maximum of 52 weeks, a standard (excess) claim exclusion period of either 14 or 21 day applies.

BFC Cover Not included **Benefits are not automatically included but can be opted for by the club or individual players. BFC has decided that income benefits are a matter that individuals will need to assess and acquire on their own behalf.**

Individual Options Seniors & U18s - Match Payment Cover \$100.00 per week - Costs \$164.00
i.e. \$500.00 weekly benefit costs \$820.00 per annum, standard excess 21 Days

Seniors - Income Cover - \$100.00 per week - Costs \$164.00
i.e. \$500.00 weekly benefit costs \$820.00 per annum, standard excess 14 days

U18's - Income Cover - \$100.00 per week - Costs \$60.00
i.e. \$500.00 weekly benefit costs \$300.00 per annum, standard excess 14 days

Players can download, complete and submit forms directly from the JLT website shown above or from the link on the BFC website or see the Committee.

Warning:

The benefits provided under the program only relate to injuries incurred whilst participating in football club activities.

Players, members and volunteers must be aware that the benefits provided may not be equivalent to those available via private purchase of specific cover.

The benefits provided may not be a substitute for full private health insurance cover. Gaps between surgeons fees and scheduled Medicare fees exist which can leave significant out of pocket expenses when accessing services through the private system.

The benefits provided are not a substitute for full personal life, disability or income protection coverage. Individuals interested in death, disability or loss of income cover are encouraged to seek independent advice in relation to their individual needs.