

ABN: 26 053 335 952  
AFS Licence No: 238261  
Email: ahi@ahiinsurance.com.au  
Website: www.ahiinsurance.com.au  
Freecall: 1800 618 700  
Freefax: 1800 618 755



## RENEWAL NOTICE

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**This policy will expire on the date and time set out below. We invite you to renew this policy on the terms and conditions as outlined below. To ensure continuity of cover, written instructions must be received prior to the Expiry Date and time.**

Policy Type: **Sports Group Personal Accident**

Policy Number: **0011777**

Insured: **JLT Group Services Pty Limited as trustee for JLT (Australian Football National Risk Protection Program) Discretionary Trust**

Insured Persons:

- Bronze** - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students of the Insured
- Silver** - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students of the Insured
- Gold** - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Subcommittees, Regional Boards and Work Experience Students of the Insured
- Platinum** - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Subcommittees, Regional Boards and Work Experience Students of the Insured
- AFLW** - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Subcommittees, Regional Boards and Work Experience Students of the Insured
- Representative Teams** - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students of the Insured

Period of Insurance: **Inception Date: 01/11/2025 at 4:00 pm (local standard time)**  
**Expiry Date: 01/11/2026 at 4:00 pm (local standard time)**

Arrangement Date: **01/11/2025**

Broker: **Marsh Sport**

Policy Wording: **AFL 01112024**

Scope of Cover:

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**Bronze, Silver, Gold, Platinum, AFLW, Representative Teams**

The coverage afforded by this Policy shall only apply whilst an Insured Person is playing in club and representative games, competitions or performances, participating in training, practice sessions or official functions arranged by the Insured, including direct travel to and from such activities. Cover also extends to include Insured Persons engaged in activities connected with the sport whilst an Insured Person is staying away from their home during a tour for the purposes of participating in representative matches or engaged on organised social or administrative activities of the Insured.

**Territorial Limits:** Worldwide

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## SCHEDULE OF BENEFITS

Maximum Age Limit (sub-limits may apply)	100
Aggregate Limit of Liability	\$10,000,000
Policy Currency	AUD

Benefits	Sum Insured
Accidental Death and Capital Benefits - Bronze	\$100,000
Maximum payable for SA Clubs	\$250,000
Maximum payable for Insured Persons aged under 18	\$20,000
Accidental Death and Capital Benefits - Silver	\$150,000
Maximum payable for SA Clubs	\$250,000
Maximum payable for Insured Persons aged under 18	\$30,000
Accidental Death and Capital Benefits - Gold	\$200,000
Maximum payable for SA Clubs	\$250,000
Maximum payable for Insured Persons aged under 18	\$40,000
Accidental Death and Capital Benefits - Platinum	\$250,000
Maximum payable for Insured Persons aged under 18	\$50,000
Accidental Death and Capital Benefits - AFLW	\$1,000,000
Maximum payable for Insured Persons aged under 18	\$200,000
Accidental Death and Capital Benefits - Representative Teams	\$250,000
Permanent and Incurable Paraplegia/Quadriplegia	\$1,000,000
Heart Attack Benefit	\$50,000
Weekly Injury Benefit - Bronze, Silver, Gold, Platinum, Representative Teams	\$500
Income Limitation	80%
Deferral Period	14 Days
Benefit Period	52 Weeks
Weekly Injury Benefit - AFLW	\$2,000
Income Limitation	80%
Deferral Period	14 Days
Benefit Period	52 Weeks
Bed Care Benefit	\$6,000
Daily Benefit	\$200
Benefit Period	30 Days
Childcare Benefit	\$13,000
Weekly Benefit	\$500
Deferral Period	14 Days
Benefit Period	26 Weeks

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Non-Medicare Medical Expenses - Chiropractic Expenses - Bronze	\$1,000
Deferral Period	1 Day
Reimbursement Limitation 1 - 5 visits	95%
Reimbursement Limitation 6 or more visits	60%
Maximum payable per session	\$150
Non-Medicare Medical Expenses - Chiropractic Expenses - Silver	\$1,500
Deferral Period	1 Day
Reimbursement Limitation 1 - 5 visits	95%
Reimbursement Limitation 6 or more visits	75%
Maximum payable per session	\$150
Non-Medicare Medical Expenses - Chiropractic Expenses - Gold	\$2,000
Deferral Period	1 Day
Reimbursement Limitation	90%
Maximum payable per session	\$150
Non-Medicare Medical Expenses - Chiropractic Expenses - Platinum, AFLW, Representative Teams	\$2,500
Deferral Period	1 Day
Reimbursement Limitation	90%
Maximum payable per session	\$150
Domestic Help Benefit	\$500
Expense Limitation	100%
Deferral Period	14 Days
Benefit Period	52 Weeks
Family Accommodation and Transport Expenses Benefit	\$3,000
Daily Benefit	\$100
Deferral Period	14 Days
Funeral Expenses Benefit	\$7,500
Expense Limitation	100%
Home and Vehicle Modification Benefit	\$20,000
Non-Medicare Medical Expenses – Other Than Physiotherapy Expenses or Chiropractic Expenses - Bronze	\$2,000
Expense Limitation	60%
Excess	\$100
Benefit Period	52 Weeks
Non-Medicare Medical Expenses – Other Than Physiotherapy Expenses or Chiropractic Expenses - Silver	\$2,500
Expense Limitation	75%
Excess	\$75
Benefit Period	52 Weeks

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Non-Medicare Medical Expenses – Other Than Physiotherapy Expenses or Chiropractic Expenses - Gold	\$3,500
Expense Limitation	90%
Excess	\$50
Benefit Period	52 Weeks
Non-Medicare Medical Expenses – Other Than Physiotherapy Expenses or Chiropractic Expenses - Platinum, AFLW, Representative Teams	\$7,500
Expense Limitation	90%
Excess	\$50
Benefit Period	52 Weeks
Non-Medicare Medical Expenses - Physiotherapy Expenses - Bronze	\$1,000
Deferral Period	1 Day
Reimbursement Limitation 1 - 5 visits	95%
Reimbursement Limitation 6 or more visits	60%
Maximum payable per session	\$150
Non-Medicare Medical Expenses - Physiotherapy Expenses - Silver	\$1,500
Deferral Period	1 Day
Reimbursement Limitation 1 - 5 visits	95%
Reimbursement Limitation 6 or more visits	75%
Maximum payable per session	\$150
Non-Medicare Medical Expenses - Physiotherapy Expenses - Gold	\$2,000
Deferral Period	1 Day
Reimbursement Limitation	90%
Maximum payable per session	\$150
Non-Medicare Medical Expenses - Physiotherapy Expenses - Platinum, AFLW, Representative Teams	\$2,500
Deferral Period	1 Day
Reimbursement Limitation	90%
Maximum payable per session	\$150
Student Tutorial Benefit	\$500
Expense Limitation	100%
Deferral Period	14 Days
Benefit Period	52 Weeks
Unexpired Membership Benefit	\$1,500

If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.

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## ENDORSEMENTS TO POLICY WORDING / SCHEDULE

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### Full Insured Name

"Insured: JLT Group Services Pty Limited as trustee for JLT (Australian Football National Risk Protection Program) Discretionary Trust.

Other Insureds: Subject to confirmation of entitlement by the trustee:

Each State and Territory Association directly affiliated to the Australian Football League and their Affiliations, Associations/Leagues and Clubs (excluding the 18 National Clubs forming the National AFL competition and the EFL Clubs) including subsidiary or controlled companies now or previously existing or hereafter formed or acquired including their:

Bronze - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students

Silver - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students

Gold - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students

Platinum - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub- Committees, Regional Boards and Work Experience Students

AFLW - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students

Representative Teams - All Players, Prospective Players, Officials, Volunteers, Trainers, Runners, Club and League appointed Umpires, Coaches, Directors, Officers, Committees, Sub-Committees, Regional Boards and Work Experience Students."

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### **Changes to General Exclusions**

The following exclusion is included in addition to the General Exclusions in the Policy Wording.

The following exclusions apply to all Benefits under this Policy. We will not pay for a Claim under the Policy if the Claim arises directly or indirectly out of or in relation to any of the following:

15. No cover is provided for any Injury where the Insured Person has trained for, other than as part of an approved rehabilitation plan, or played football or any Physically Demanding Sport, following the date and time the Injury occurred, other than continuation of the game or training in which the Injury occurred.

Exclusion number 11 of the General Exclusions shall read as follows and not as stated in the Policy Wording:

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11. No cover is provided for any Injury that is wholly or partly attributable to childbirth or pregnancy of the complications of these (except where the Insured Person was completely unaware that they were pregnant at the time of sustaining the Injury).

### **Changes to AHI Standard Definitions**

The definition of Non-Medicare Medical Expenses shall read as follows and not as stated in the Policy Wording.

Non-Medicare Medical Expenses means medical expenses incurred for diagnosis and/or treatment, that are not eligible for any degree of Medicare rebate, and may include expenses such as private Hospital fees, ambulance transportation, certain dental services or services provided by an Allied Health Care Practitioner, chiropractor, physiotherapist or exercise physiologist.

Non-Medicare Medical Expenses does not include any expense, or part of an expense, for which a Medicare benefit is paid or payable, including the balance of any expense after deduction of the applicable Medicare benefit from the actual expense incurred (also called the "Medicare Gap").

The definition of Allied Health Care Provider shall read as follows and not as stated in the Policy Wording.

**ALLIED HEALTH CARE PROVIDER** means a healthcare professional:

- a. who holds a necessary qualification in the discipline in which they practice which is accredited by a relevant national accreditation body;
- b. who is part of a national professional organisation with clearly defined membership criteria;
- c. that provides diagnostic procedures, therapeutic service and patient care; and
- d. who is not a:
  - i. Medical Practitioner; or
  - ii. Relative of the Insured and/or Insured Person,

This includes but is not limited to dental hygienists, occupational therapists, orthotists and prosthetists, osteopaths, paramedics, pharmacists, podiatrists, psychologists, physical therapists and radiographers.

### **The following definition is included in addition to the AHI Standard Definitions in the Policy Wording.**

Physically Demanding Sport means activities, other than those undertaken as part of an approved rehabilitation plan, that require significant physical exertion, strength, stamina, or endurance, and typically involve vigorous bodily movements, high cardiovascular output, or increased risk of physical contact or injury. Examples include but are not limited to basketball, cricket, soccer, netball, rugby, athletics, running, martial arts, and cycling.

### **Client Specific Endorsements**

The Physiotherapy Expenses Benefit shall read as follows and not as stated in the Policy Wording.

### **Non-Medicare Medical Expenses - Physiotherapy Expenses**

Extent of Cover

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If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury and as a result incurs Non-Medicare Medical Expenses for physiotherapy services or exercise physiology services, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

#### Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover.

The maximum amount We will pay is shown in the Policy Schedule against "Non-Medicare Medical - Physiotherapy Expenses".

The Compensation is subject to the Benefit Limits shown on the Policy Schedule.

#### Conditions

1. We will only pay for services provided by an accredited physiotherapist or accredited exercise physiologist.
2. To claim an expense, the expense must be incurred within three hundred and sixty-five (365) days of sustaining the Injury.
3. Physiotherapy expenses are only payable to the extent they are not recoverable, or recovered, from a Recognised Insurance Provider or applicable statutory scheme. In order to claim any difference (up to a maximum of the Benefit Limit) between the incurred expense and the benefit received from the Recognised Insurance Provider or applicable statutory scheme the Insured Person must provide evidence to AHI of the claim made against the Recognised Insurance Provider or applicable statutory scheme and the benefit received.
4. For all non-Australian citizens, Non-Medicare Medical Expenses are limited to the amount an Australian citizen is entitled to receive under this Benefit.

#### Exclusions

1. No cover is provided unless an Insured Person suffers a recognised and diagnosed Injury as certified by a Medical Practitioner or physiotherapist.
2. No cover is provided for any condition that is considered a normal response to physical activity, such as muscle stiffness or delayed onset muscle soreness.
3. No cover is provided for any expense, which in the opinion of a Medical Practitioner, relates to the prevention of future Injury(ies).
4. No cover is provided for any expenses incurred which are not for physiotherapy services or exercise physiologist services.

#### Client Specific Endorsements

The Chiropractic Expenses Benefit shall read as follows and not as stated in the Policy Wording.

#### Non-Medicare Medical Expenses - Chiropractic Expenses

#### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury and

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as a result incurs Non-Medicare Medical Expenses for chiropractic services, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

#### Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover.

The maximum amount We will pay is shown in the Policy Schedule against "Non-Medicare Medical - Chiropractic Expenses".

The Compensation is subject to the Benefit Limits shown on the Policy Schedule.

#### Conditions

1. We will only pay for services provided by an accredited chiropractor.
2. To claim an expense, the expense must be incurred within three hundred and sixty-five (365) days of sustaining the Injury.
3. Non-Medicare Medical Expenses for chiropractic expenses are only payable to the extent they are not recoverable, or recovered, from a Recognised Insurance Provider or applicable statutory scheme. In order to claim any difference (up to a maximum of the Benefit Limit) between the incurred expense and the benefit received from the Recognised Insurance Provider or applicable statutory scheme the Insured Person must provide evidence to AHI of the claim made against the Recognised Insurance Provider or applicable statutory scheme and the benefit received.
4. For all non-Australian citizens, Medical Expenses are limited to the amount an Australian citizen is entitled to receive under this Benefit.

#### Exclusions

1. No cover is provided unless an Insured Person suffers a recognised and diagnosed Injury as certified by a Medical Practitioner or chiropractor.
2. No cover is provided for any condition that is considered a normal response to physical activity, such as muscle stiffness or delayed onset muscle soreness.
3. No cover is provided for any expense, which in the opinion of a Medical Practitioner, relates to the prevention of future Injury(ies).
4. No cover is provided for any expenses incurred which are not for chiropractic services.

#### Client Specific Endorsements

The Non-Medicare Medical Expenses Benefit shall read as follows and not as stated in the Policy Wording.

**Non-Medicare Medical Expenses – Other Than Physiotherapy Expenses or Chiropractic Expenses**

#### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury and as a result incurs Non-Medicare Medical Expenses, other than for physiotherapy services or chiropractic services,

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which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

#### Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover.

The maximum amount We will pay is shown in the Policy Schedule against "Non-Medicare Medical – Other than Physiotherapy Expenses or Chiropractic Expenses".

The Compensation is subject to the Benefit Limits shown on the Policy Schedule.

#### Conditions

1. We will only pay for services provided by an Allied Health Care Provider.
2. To claim an expense, the expense must be incurred within three hundred and sixty-five (365) days of sustaining the Injury.
3. Non-Medicare Medical Expenses are only payable to the extent they are not recoverable, or recovered, from a Recognised Insurance Provider or applicable statutory scheme. In order to claim any difference (up to a maximum of the Benefit Limit) between the incurred expense and the benefit received from the Recognised Insurance Provider or applicable statutory scheme the Insured Person must provide evidence to AHI of the claim made against the Recognised Insurance Provider or applicable statutory scheme and the benefit received.
4. For all non-Australian citizens, Medical Expenses are limited to the amount an Australian citizen is entitled to receive under this Benefit.

#### Exclusions

1. No cover is provided unless an Insured Person suffers a recognised and diagnosed Injury as certified by a Medical Practitioner.
2. No cover is provided for any condition that is considered a normal response to physical activity, such as muscle stiffness or delayed onset muscle soreness.
3. No cover is provided for any expense, which in the opinion of a Medical Practitioner, relates to the prevention of future Injury(ies).
4. No cover is provided for any expenses incurred which are for chiropractic services, physiotherapy services or exercise physiologist services.

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## IMPORTANT NOTICES

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### Privacy

We are committed to protecting your privacy. We use the information you provide us to quote on your application for a policy, to provide the insurance, administer the policy and assess and manage any claims. We only provide personal information to our underwriters and reinsurers (and their representatives) and those we appoint to assist us with claims under your policy.

If you do not provide us with full information, we cannot properly quote for your insurance and we cannot insure you. You can check the personal information we hold about you at any time. Such application should be directed to AHI in writing where it will be considered by their internal Privacy Disputes Department.

If you provide us with personal information about anyone else, we rely on you to have their consent if you will be providing their information to us, and that you have told them to whom we may provide it, the purposes for which we will use it and that they can access it. If the information is sensitive, we rely on you to have obtained their consent on these matters.

For more information about our Privacy Policy, please visit our website to obtain a copy:  
<http://www.ahiinsurance.com.au>

We reserve the right to amend these terms if new claims with a date of loss prior to the Expiry Date are submitted