

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



POLICY SCHEDULE

As at 19/08/2025, the following cover is in place:

Policy Type:	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: 01/11/2024 at 4:00 pm (local standard time) Expiry Date: 01/11/2025 at 4:00 pm (local standard time)
Arrangement Date:	01/11/2024
Broker:	Marsh Sport
Policy Wording:	AFL 01112024
Scope of Cover:	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.

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Territorial Limits: Worldwide

PREMIUM

Base Premium:
GST: As agreed
Stamp Duty:
Policy Fee:
Policy Fee GST:
Total:

Sydney

Melbourne

Brisbane

Perth

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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

Sydney

Melbourne

Brisbane

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Chiropractic Expenses	\$2,000
Deferral Period	1 Day
Reimbursement Limitation 1 - 5 visits	95%
Reimbursement Limitation 6 - 10 visits	80%
Reimbursement Limitation 11 or more visits	50%
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 - Bronze	\$2,000
Expense Limitation	60%
Excess	\$100
Benefit Period	52 Weeks
Non-Medicare Medical Expenses - Silver	\$2,500
Expense Limitation	75%
Excess	\$75
Benefit Period	52 Weeks
Non-Medicare Medical Expenses - Gold	\$3,500
Expense Limitation	90%
Excess	\$50
Benefit Period	52 Weeks
Non-Medicare Medical Expenses - Platinum, AFLW, Representative Teams	\$7,500
Expense Limitation	90%
Excess	\$50
Benefit Period	52 Weeks
Physiotherapy Expenses - Bronze	\$1,000
Deferral Period	1 Day
Reimbursement Limitation 1 - 5 visits	95%
Reimbursement Limitation 6 - 10 visits	80%
Reimbursement Limitation 11 or more visits	50%
Maximum payable per session	\$150

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Physiotherapy Expenses - Silver	\$1,500
Deferral Period	1 Day
Reimbursement Limitation 1 - 5 visits	95%
Reimbursement Limitation 6 - 10 visits	80%
Reimbursement Limitation 11 or more visits	50%
Maximum payable per session	\$150
Physiotherapy Expenses - Gold, AFLW, Representative Teams	\$2,000
Deferral Period	1 Day
Reimbursement Limitation 1 - 5 visits	95%
Reimbursement Limitation 6 - 10 visits	90%
Reimbursement Limitation 11 or more visits	80%
Maximum payable per session	\$150
Physiotherapy Expenses - Platinum	\$2,500
Deferral Period	1 Day
Reimbursement Limitation 1 - 5 visits	95%
Reimbursement Limitation 6 - 10 visits	90%
Reimbursement Limitation 11 or more visits	80%
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

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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The JLT (Australian Football National Protection Program) Discretionary Trust Arrangement set up for the period 1 November 2024 to 1 November 2025 will close 9 months after the expiry date (i.e. 1 August 2026).

Client Specific Endorsements

REPRESENTATIVE TEAMS

Club coverage will follow individual players participating in representative games. This means that a club who has higher coverage than what has been purchased for the representative games, will be able to claim on the higher level of cover. Players who participate or are required to play in a lower grade than their registered team will carry forward the higher level of cover purchased by their club (if applicable) and will not be subject to the lower benefits of the new team. An Association or League can purchase an optional upgrade of Weekly Injury Benefits in blocks of \$50, up to the maximum amount selected.

Client Specific Endorsements

WEEKLY INJURY BENEFIT (Optional Upgrade)

Clubs or individuals can elect to purchase additional Weekly Injury Benefits as follows:

Option 1: Club Purchase - Income Limitation of 80%, 14 day Deferral Period, in blocks of \$50 of cover.

Option 2: Individual Purchase (non-football related Income) - Income Limitation of 80%, 14 day Deferral Period, in blocks of \$50 of cover.

Option 3: Individual Purchase (football Income - match payments) - Income Limitation of 80%, 21 day Deferral Period, in blocks of \$100 of cover, to a maximum of \$500 per week.

NOTE - sick leave entitlement condition does not apply to participants of the AFL Women's Football League (AFLW).

Client Specific Endorsements

STATE LEAGUE CLUBS (Top-Up/Trial Players)

Players from State League Clubs (or other community clubs) who are nominated to trial (train or play), participate in sanctioned sessions or match simulation games of AFL Clubs will be automatically provided with up to \$500 per week of cover for Weekly Injury Benefits and Platinum cover.

Players from community clubs who are nominated to trial (train or play), participate in sanctioned practice sessions or match simulation games with State League Clubs will be automatically provided with the level of cover of the State League Club, should they have a higher level of cover.

Client Specific Endorsements

UMPIRES (Optional Upgrade)

Football Leagues with internal umpiring divisions are provided automatic Personal Injury cover at Bronze Level (or the level of cover taken out by the Football League as a blanket upgrade for all clubs).

Umpires who form part of an Umpiring Association that is a separate incorporated entity to the Football League itself (although still affiliated), are provided automatic Personal Injury cover at Bronze Level.

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Increased coverage above the Bronze level is available for the above for:

* Weekly Injury Benefit: 80% Income Limitation or \$500 per week (whichever is the lesser), 14 day Deferral Period, 52 week Benefit Period.

* Non-Medicare Medical Expenses: 90% Expense Limitation to a maximum of \$3,500 per week, \$100 Excess, 52 weeks Benefit Period.

Client Specific Endorsements

VOLUNTEERS

For all Volunteers covered under this policy Weekly Injury Benefits are limited to the following: 80% Income Limitation or \$250 per week (whichever is the lesser) regardless of the level of cover taken out by the Club or League, 14 day Deferral Period and 52 week Benefit Period.

Non-Medicare Medical Expenses are as per the level of cover taken out by the League/Club.

Claims Handling – Echelon

Further to "General Conditions and Limitations - Claim Forms" noted in this Policy, AHI advises that We have appointed Echelon Australia Pty Limited, ABN 96 085 720 056 (a business of Marsh & McLennan Companies) as Our specialised claims management service provider for all claims under this Policy.

Any claims arising or general claims enquiries for this Policy, please contact Echelon on the following details:

Email: ecssa@echelonaustralia.com.au
Phone: (08) 8235 6415
Fax: (08) 8235 6448
Postal Address: Echelon
Level 1, 148 Frome Street,
Adelaide SA 5000

Client Specific Endorsements

PHYSIOTHERAPY

Cover under the Physiotherapy benefit extends to include cover for exercise physiology.

Client Specific Endorsements

AFLW - WAGES

For AFLW The JLT (Australian Football National Protection Program) Discretionary Trust will be paying 100% of wages for the initial 14-day period.