



# Important insurance information for affiliated NRPP players

As the official Risk Partner for AFL and AFLW, Marsh has developed personal injury cover solutions to help protect players participating in affiliated leagues. Designed to help offer you peace of mind, there are three very important points you should be aware of.

## Personal injury cover can pay for non-Medicare medical expenses

'Non-Medicare' means medical costs that can't be claimed through Medicare.

Items include physio, chiro, dental, ambulance transport and private hospital accommodation.

## Personal injury cover is not private health insurance

It is law that Medicare items can't be claimed on personal injury cover. These items can be claimed on private health insurance and include services such as doctor's and surgeon's fees.

## Personal injury cover is not life insurance

Personal injury cover is a policy for injuries occurring due to an accident. It is not a sickness or illness policy.

### Want to know more?

Information including how to claim, how to upgrade cover and details for further enquires can be found at [au.marsh.com/sport/afl](http://au.marsh.com/sport/afl)

Learn more about how Marsh has been part of the game plan for AFL since 2004, working as the official risk partner and national insurance broker to help protect and empower the AFL community around Australia by visiting [marsh.com/au/about-marsh/partnerships/afl](http://marsh.com/au/about-marsh/partnerships/afl)



## BENEFITS

The 'Silver' level of personal injury cover is applicable affiliated players. This includes:

- ✓ 75% reimbursement of non-Medicare expenses
- ✓ 95% for first 5 attendances, 90% for the next 5 attendances and then 80% for each attendance thereafter for physiotherapy/sports science\*
- ✓ \$2,500 maximum per claim
- ✓ \$75 excess
- ✓ \$150,000 maximum capital benefits
- ✓ \$1,000,000 maximum quadriplegia/paraplegia
- ✓ Loss of non-footballing income cover optional

*\*Please note, limitations on Physiotherapy/ Sports Science allow for a maximum limit of \$1,500 per claim with a \$150 per session limit together with a 24-hour waiting period for eligible claims.*

## Other insurance cover

It is strongly recommended that all players investigate their personal insurance needs, such as:

- Private health insurance
- Life insurance
- Loss of income (particularly for self-employed players)
- Ambulance subscription

The Discretionary Trust Arrangement is not an insurance product, because one element of the Arrangement involves the Trustee's absolute discretion whether or not to pay a Claim and how much to pay. The Discretionary Trust Arrangement is a Managed Investment Scheme made up of two parts: The Scheme Cover and The Insurance Cover. The Discretionary Trust Arrangement was established to help manage the Members' risk of personal injury. For more information please read the Australian Football National Risk Protection Program Discretionary Trust Arrangement Product Disclosure Statement.

The Asset Protect and Personal Injury covers are each provided through a Discretionary Trust Arrangement. Each Discretionary Trust Arrangement is issued by the Trustee, JLT Group Services Pty Ltd (ABN 26 004 485 214, AFSL 417964) ("JGS"). Any advice or dealing in relation to the Discretionary Trust Arrangement is provided by JLT Risk Solutions Pty Ltd (ABN 69 009 098 864, AFSL 226 827) ("JLT"). The cover provided by the Discretionary Trust Arrangements is subject to the Trustee's discretion and/or the relevant policy terms, conditions and exclusions.

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