

TVAFC Player Insurance Information

National Risk Protection program - What is covered at a base level?

Marsh Sports insurance provides coverage for all AFL NSW/ACT AFL Clubs. The below images provide information on some of the general coverage a player may be entitled to claim for:

Personal Injury

Bronze Level Cover

All players registered with an affiliated AFL Club enjoy the benefits of Personal Injury cover.

All VCFL and NSW clubs are on Silver as a Base level.

✓ Non-Medicare Medical Benefits

- 50% reimbursement cover for items that are not claimable in any way through Medicare.
- Maximum payout of \$2,000 per claim.
- Includes a \$100 excess per claim.

✓ Capital Benefits (Death & Permanent Disablement)*

Provides cover for up to \$100,000 in the event of death or permanent disability.

**Capital Benefits sum in the event of an under 18 death is restricted to 20% of the applicable maximum payout of each cover level.*

Note: The Tuggeranong Valley Australian Football Club (TVAFC) has silver level insurance which increases the coverage to 75% reimbursement cover for items that are not claimable in any way through Medicare, \$2500 maximum payout per claim and \$75 excess per claim.

What's generally covered?

- Physio
- Chiro
- Dental
- Ambulance transport
- Private hospital

What's generally NOT covered?

- Doctor's Fees
- Surgeon's Fees
- Anaesthetist's Fees
- X-rays
- Public hospital costs
- MRI Scans

When does Personal Injury insurance apply?

- An official match or training session
- Travelling to and from an official club activity
- Participation in an official club function
- Tours or representative matches

Your claim may be affected if you

- Play against medical advice
- Have a pre-existing injury
- Are under the influence of alcohol or drugs
- Are involved in a criminal act
- Have a pre-existing illness or disease (i.e. cancer, heart condition)

If you need to lodge or claim or seek further information in relation to Marsh Insurance, head to <https://au.marsh.com/sport/afl/player-community.html>

What other insurance should I consider as an active player?

It is strongly recommended that all players investigate their own personal insurance needs. Players should consider the benefits of:

- Private Health Insurance
- Life Insurance; and
- Ambulance Recommendations.

There is lots of great guidance insurance and other financial matters on the Money smart website: <https://moneysmart.gov.au/>.

Information on insurance can be found using the menu bar in the top lefthand corner of the page or via the search function.

Disclaimer

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