



JLT SPORTS INSURANCE POLICY

AFL Masters Victorian Metropolitan Football League
'WHAT'S COVERED AND WHAT'S NOT!'



The Game of AFL Masters Vic Metro Superules provides the opportunity for players 35 years and over to enjoy the game of Aussie Rules Football in a safe, supportive and fun environment. The game is played in every State/Territory of Australia with over 170 local clubs and 5500 registered players competing in local domestic competitions. Superules has a National standardised set of modified rules designed to reduce the risks of injury and has the benefit of being acknowledged and supported by the AFL and the Australian Sports Commission.

LEAGUE INSURANCE



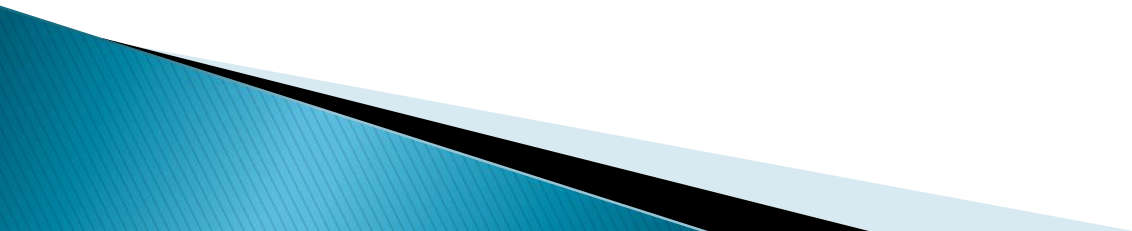
Clubs currently pay insurance to the League each year which are incorporated into the League's fees.

This document provides a quick summary of what's covered and what's not covered.

Our League Insurance only covers Public Liability and Club Management Liability.

It does not cover Personal Injury Insurance.

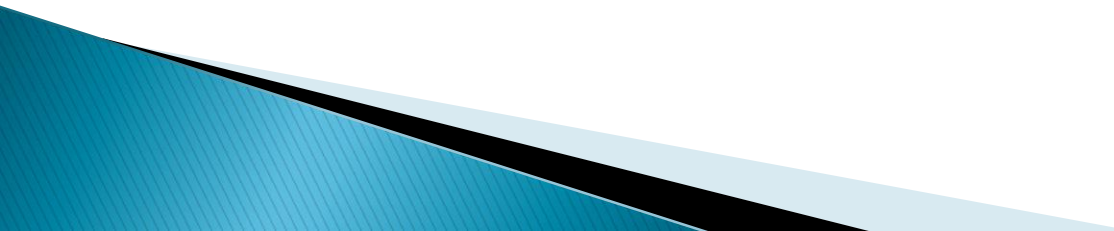
PUBLIC LIABILITY

- ▶ Public Liability covers a range of financial risks such as Clubs legal costs or other costs associated with legal action.
 - ▶ If you're sued for breaching your duty of care (negligence) your club can lodge a public liability claim through JLT Sport.
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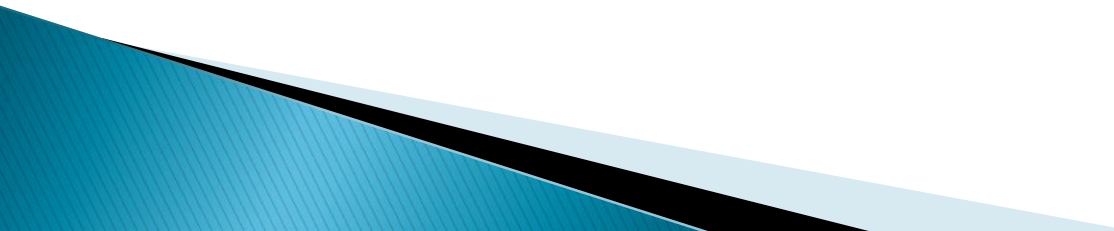
PUBLIC LIABILITY

- ▶ Public Liability is designed to protect you and your Club from legal and/or medical costs that arises from an incident connected to your activities.
- ▶ Legal action against the insured for breached duty of care.
- ▶ **EXAMPLES:**
- ▶ **A sporting participant sustains a knee injury after tripping in a pothole on a sports field whilst participating in a game. He sues the club for failing to provide a duty of care to the participants and their playing conditions.**
- ▶ **A club member is having a drink in the clubrooms and the bar stool he is sitting on collapses from underneath him. He suffers personal injury and sues the club for negligence. (Negligence is doing something without a reasonable amount of care, or failing to do something which might have reasonably been done to prevent the incident).**

CLUB MANAGEMENT LIABILITY

- ▶ Club Management Liability covers a range of financial risks for your Clubs directors and officers such as costs associated with legal action if sued for:
Negligence, libel, slander, defamation, discrimination, etc.
 - ▶ Employment related matters (unfair dismissal).
 - ▶ Club Management Liability can also cover some of the costs associated with an employee stealing funds from the club.
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CLUB MANAGEMENT LIABILITY

- ▶ This insurance addresses the exposures and wrong doings that clubs and associations face everyday, including; discrimination, harassment, wrongful termination, insufficient administration or supervision, libel and slander, misrepresentation and employee theft.
 - ▶ **Coverage is provided for Directors and Officers of the Club**, for any wrongful act including a criminal charge, defamation, civil proceedings or a fraudulent act.
 - ▶ **Employment Practices Liability:** includes wrongful dismissal, discrimination or unlawful acts in the workplace.
 - ▶ **Employee theft coverage:** It covers if an employee or voluntary worker has been stealing money or items of value from a Club/Association.
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CLUB MANAGEMENT LIABILITY

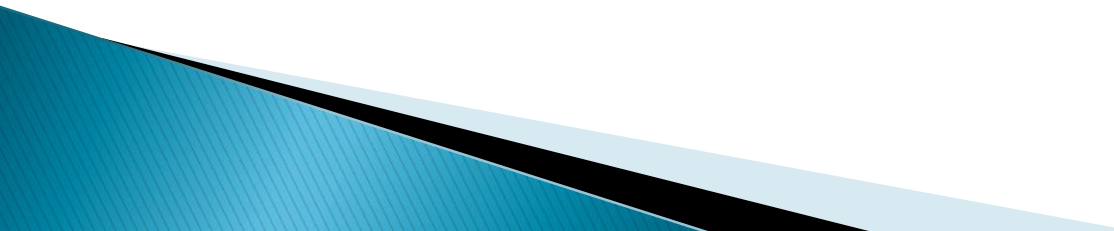
▶ **EXAMPLES:**

- ▶ Directors and Officers Liability: **legal action is taken against a club for defamation of a Club member. This came about as a result of information printed in a monthly club newsletter.**
- ▶ Employee Practices Liability: **legal action is taken against the Club for unfair dismissal of a senior coach.**
- ▶ Employee theft coverage: **the Club treasurer has been stealing money from the accounts over a period of time and the Club now needs to claim the losses.**

DON'T FORGET: CLUB MANAGEMENT LIABILITY INSURANCE IS ONLY AVAILABLE TO INCORPORATED ENTITIES. IF YOUR CLUB IS NOT INCORPORATED, INDIVIDUAL COMMITTEE MEMBERS RUN THE RISK OF EXPOSING THEIR HOME, CAR AND FINANCIAL ASSETS.



PERSONAL INJURY

- ▶ **Personal Injury Cover provides financial assistance in three key areas:**
 - ▶ **Non-Medicare Medical Benefits**
 - ▶ **Loss of Income Benefits**
 - ▶ **Capital Benefits**
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PERSONAL INJURY

- ▶ **Personal Injury cover is not automatically included for affiliated AFL Masters Victorian Metropolitan Football Clubs.**
- ▶ All AFL Masters Vic Metro teams have been granted the opportunity to purchase Non-Medicare Medical coverage under the Programme for reimbursement of Non-Medicare Medical Expenses (including items such as physio, chiro, dental, and private hospital accommodation).
Several options are available to purchase:
 - ▶ Base Bronze Cover
 - ▶ Increased coverage above Base Bronze cover
 - ▶ **This will be an additional cost to Clubs on top of the insurance paid to the league for public liability and club management liability.**
 - ▶ 2016 Basic Bronze personal injury insurance will be **\$835 per team** extra to the Club.

Bronze (Basic Cover)

- ▶ Non-Medicare Medical Costs
 - ▶ 50% Reimbursement \$2,000 max per claim
(examples include: Ambulance, Physio, Dental, Chiropractic and Private Hospital Accommodation)
 - ▶ \$100 excess per claim
 - ▶ Capital Benefits \$100,000 (\$20,000 for U18)
 - ▶ Quadriplegia/Paraplegia Benefit \$750,000 maximum
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