

# **Important insurance information for Affialited NRPP Players**

As the appointed insurance broker for AFL, Marsh has developed personal injury cover to help protect players participating in affiliated Leagues. Designed to 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 <a href="mailto:au.marsh.com/sport/afl">au.marsh.com/sport/afl</a>



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

#### BENEFITS

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



50% reimbursement of non-Medicare expenses



\$2,000 maximum per claim



\$100 excess



\$100,000 maximum capital benefits



\$1,000,000 maximum quadriplegia/paraplegia



Loss of Non-Footballing Income cover optional

#### 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

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