

At PNUFC all registered players enjoy the benefits of Personal Injury **Platinum Level** cover through Marsh Advantage for Non-Medicare Medical Benefits,

- 90% reimbursement cover for items that are not claimable in any way through Medicare.
- Maximum payout of \$7,500 per claim.
- Includes a \$50 excess per claim.

PNUFC recommends all players have appropriate private health insurance. PNUFC also recommends that all self-employed players have additional loss of income cover.

Australian Football personal accident cover provided through the league is restricted by legislation in providing cover for any medical cost for which Medicare provides a rebate (either in full or part).

Only Medicare and your private health insurer can cover such costs. **Government legislation in Australia prohibits any insurer from covering any item that is listed on the Medicare Benefits schedule**, including the Medicare gap under a personal accident policy.

Examples of such costs are surgeon fees, anaesthetist fees. The Australian Football personal accident cover can however provide cover at the level provided for all non-Medicare items (examples include private hospital costs, ambulance costs and various rehabilitation costs).

Please keep in mind that if the player has their own private health insurance policy they will be required to exhausted any cover first. The personal injury policy can work hand in hand with the private health insurance and cover any Non-Medicare medical gaps and then cover up to 90% of the costs should the private health insurance cover be exhausted.

The cover under the program is on a reimbursement basis (at 90% and up to \$7,500 per claim with a \$50 excess). As such, you will need to pay for any 'out of pocket' medical costs upfront and then seek the reimbursement amount (over and above the excess) for any medical cost which is a non-Medicare item (i.e. an item for which Medicare does not provide any rebate). You will be required to submit the invoices/receipts of your payments at this time, so please ensure you retain copies.

See table of coverage from Marsh Insurance below.

Personal Accident Cover is designed to offer some peace of mind to players, officials and volunteers of a club by having protection for certain costs related to an injury sustained whilst involved in a club activity. Clubs have the option of selecting a higher level of cover as well as the flexibility to include Loss of Income coverage.

Coverage Limits & Excess

The Personal Accident Cover section of the Programme automatically provides all affiliated beneficiaries clubs with the standard Bronze level of cover (with the exception of all clubs affiliated with AFL Victoria Country and AFL NSW/ACT who automatically start on the Silver level).

Level	Non-Medicare Medical Benefit	Capital Benefit*	Quad/Para Events
	Reimbursement for items that are not claimable in any way through Medicare.	Provides cover in the event of death or permanent disability.	Provides cover in the event of permanent and incurable quadriplegia or paraplegia.
PLATINUM (optional upgrade)	90% reimbursement, \$7,500 max. per claim \$50 excess per claim	\$250,000 Maximum	\$1,000,000 Maximum
GOLD (optional upgrade)	90% reimbursement, \$3,500 max. per claim \$50 excess per claim	\$200,000 Maximum	\$1,000,000 Maximum
SILVER (optional upgrade)	75% reimbursement, \$2,500 max. per claim \$75 excess per claim	\$150,000 Maximum	\$1,000,000 Maximum
BRONZE (auto base cover)	50% reimbursement, \$2,000 max. per claim \$100 excess per claim	\$100,000 Maximum	\$1,000,000 Maximum

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

Upgrading Cover - Clubs can choose to upgrade to a higher level of cover to provide players with increased benefits (Capital Benefits, Non-Medicare Medical benefits) and/or purchase Loss of Income coverage. Upgrading cover is optional. Individual players can also elect to purchase Loss of Income cover.

Loss of Income Cover

Provides reimbursement of a claimant's weekly income. Please refer to the Upgrading Cover section at <https://afl.jltssport.com.au/clubs/upgradecover> for full benefits and limits, and further specific information. Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238 369) ('MAI') arrange this insurance and are not the insurer. The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. MAI cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk. Copyright © 2020 Marsh Advantage Insurance Pty Ltd. All rights reserved. LCPA 19/177. SG19-1328v4. 2 • Australian Football National Risk Protection Programme