



Important insurance information for Affiliated 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 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

BENEFITS

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

- ✓ 75% reimbursement of non-Medicare expenses
- ✓ \$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

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

Disclaimer: Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238369) ("MAI") arranges the general insurance (i.e. not the Discretionary Trust Arrangement) and is not the insurer.

This flyer contains general information and does not take into account your individual objectives, financial situation or needs. For full details of the terms, conditions and limitations of the covers, refer to the specific policy wordings and/or Product Disclosure Statements available from MAI on request. MAI makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. MAI makes no assurances regarding the availability, cost, or terms of insurance coverage. Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, accounting, tax, or legal advice, for which you should consult your own professional advisors.

The 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"). MAI, JGS and JLT are businesses of Marsh McLennan. The cover provided by the Discretionary Trust Arrangement is subject to the Trustee's discretion and/or the relevant policy terms, conditions and exclusions. LCPA 23/027. S23-0023