

Umpire Upgrade Form

2019/2020 Australian Football National Risk Protection Programme

For Period: 1st November 2019 to 1st November 2020

Please note: Upgrades are effective from receipt of this form.

For General enquiries please phone 1300 130 373 and to view the Policy Wordings, Summary of Covers and other important information, terms and conditions (including the Product Disclosure Statement), please refer to:

<https://www.jlta.com.au/jdt/af/potential.aspx>

Please send your completed Upgrade Form to: Marsh

Post Marsh Pty Ltd GPO Box 1229 Melbourne VIC Australia 3000	Email sport@marsh.com
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Umpire Upgrades

What Does Upgrading Cover Mean?

All club umpires and league appointed umpires receive the basic level of cover for Non-Medicare Medical benefits. This basic level of cover is called "Bronze". Leagues and Associations can choose to upgrade their umpires from Bronze to Gold Cover to provide increased benefits and reimbursements of Non-Medicare Medical Expenses. Upgrading cover is optional. Leagues and Associations should consider the costs and inform members of all decisions made in regard to Upgrading Cover. For details regarding cover, including important information, terms and conditions, please refer to <https://www.jlta.com.au/jdt/af/>.

How do we upgrade our Umpire's Non-Medicare Medical Cover?

1. Complete Section A and Section B of the Upgrade Form.
2. Attach your payment to the Upgrade Form and forward it Marsh.
3. Upgrades are valid from the date Marsh receives this form and are subject to 14 day credit terms.

Loss of Income Cover Purchase for individuals

What is Loss of Income Cover?

Loss of Income Cover is **OPTIONAL** and the League/Association must purchase this cover separately from Non-Medicare Medical Cover. Loss of Income Cover provides reimbursement for either 80% of the injured umpire's net weekly income or \$400 per week— whichever is the lesser. Coverage is for a maximum of 52 weeks and a 14 day elimination period applies.

How do I purchase Loss of Income Cover?

1. Complete Section A and Section B of the Upgrade Form.
2. Forward the completed form to Marsh
3. Loss of Income Purchases are valid from the date Marsh receives this form and are subject to 14 day credit terms.

Section A - Upgrade Details

STEP 1: PLAYER DETAILS			
1	Club Name	2	Association/League
3	Beneficiary Player	4	Contact Phone Number
5	Postal Address	State	Post Code
6	Email Address		
STEP 2: TOTAL AMOUNT PAYABLE			TOTAL
Section B (Non-Medicare Medical Upgrade) Sub-total			\$ _____
Section C (Loss of Income Purchase) Sub-total			\$ _____
Grand Total – Total Amount Payable			\$ _____
STEP 3: CLUB DECLARATION			
I, the undersigned, declare that I am an authorised representative of _____ Name of Club			
<p>a) I have read the PDS and agree to be bound by the Rules. I am aware that the withdrawal from the Discretionary Trust Arrangement as a Member does not entitle the Member to a refund of the Total Membership Contribution in full or in part, other than any applicable return Membership Contribution in respect of the unexpired portion of the Insurance Cover.</p> <p>b) I agree to receive the PDS, FSG and annual report for this product online at https://www.jlta.com.au/jdt/af/ or I have obtained a hard copy of the PDS and FSG. I have reviewed those documents including the "Important Information" section of the FSG.</p> <p>c) Privacy Act implications: Upon joining the Discretionary Trust Arrangement, you as a Member, acknowledge that, as part of the financial reports, the Trustee will be declaring Members' detailed Claims data to all Members and service providers performing specific tasks on behalf of the Trust.</p>			
Name of Club			
_____ Authorised Club/League/Association Representative's Name (please print)		_____ Authorised Club/League/Association Representative's Title/Position	
_____ Authorised Club/League/Association Representative's Signature		_____ Date	
STEP 4: SUBMIT YOUR UPGRADE FORM			
Postal Address: Marsh Pty Ltd, GPO Box 1229, Melbourne VIC Australia 3000			
Email Address: sport@marsh.com			
STEP 5: MAKING PAYMENT			
Marsh will provide you with a Tax Invoice AFTER we receive this application form which will detail the payment options. Payment must be made within 14 days of receipt of the invoice.			
If you would like to make payment for upgraded cover via monthly instalments, please tick the box below and we will send you a Pay by the Month contract for your review. If acceptable and you wish to take advantage of this offer, please complete, sign and return to us as soon as possible.			
<input type="checkbox"/> Pay by the Month			

Section B – Non-Medicare Medical Upgrade

The AFL National Risk Protection Programme Discretionary Trust Arrangement. ABN: 37 378 340 834

Before signing this form, it is essential you have read and are prepared to be bound by the Product Disclosure Statement (PDS) and Financial Services Guide (FSG). For a copy of these documents and other important information, terms and conditions, please refer to <https://www.jlta.com.au/jdt/afl/potential.aspx>

PERIOD OF COVER	
FROM: Cover is valid from the date Marsh receives this form and payment	TO: 1 st November 2020

Non-Medicare Medical

All participants who umpire at a National, State, League or Association level throughout Australia are automatically afforded the Bronze level of Non-Medicare Medical cover.

The table below demonstrate the benefits of Bronze cover:

TABLE (A) Upgrades Available		
	Bronze Cover	Gold Cover
<i>Non-Medicare Medical Costs</i> (examples include: Ambulance, Physio, Dental, Chiro, Private Hospital Accommodation)	50% Reimbursement	90% Reimbursement
	\$2,000 max. per claim	\$3,500 max per claim
	\$100 excess per claim	\$50 excess per claim
<i>Capital Benefits</i>	\$100,000	\$200,000

TABLE (B) Premium Rate	
Less than 50 Umpires	50 or more Umpires
Senior - \$26.00 per umpire	Senior - \$22.00 per umpire
Junior - \$22.00 per umpire	Junior - \$16.00 per umpire

TABLE (C) below provides you with instructions to calculate the total premium payment for upgrading cover for your umpires:

Table (C) Calculation			Total
Less than 50 Umpires			
Total number of Senior Umpires	_____	x \$26.00	\$ _____
Total number of Junior Umpires	_____	x \$22.00	\$ _____
Combined Total			\$ _____
More than 50 Umpires			
Total number of Senior Umpires	_____	x \$22.00	\$ _____
Total number of Junior Umpires	_____	x \$16.00	\$ _____
Combined Total			\$ _____

**Please note - all umpires within the League/Association must be included in the cover.
Upgrades and Loss of Income Purchases are not available to individual umpires.**

Section C – Loss of Income Cover Purchase

Loss of Income Cover is OPTIONAL but provides weekly income lost by umpires should they be injured whilst involved in a football related activity.

TABLE (D) below demonstrates the Loss of Income Cover available to Umpires:

TABLE (D) Loss of Income Cover Available	
	Cover
Loss of Income Benefits	D 80% of your net weekly income OR \$400 per week (whichever is the LESSER). D 14 day elimination period D 52 weeks maximum benefit period

TABLE (E) below demonstrates the Premium Rate payable:

TABLE (E) Premium Rates	
Senior	\$15.00 per umpire
Junior	\$ 7.50 per umpire

Please note – Junior Umpires are classified as Under 18 years of age

TABLE (F) allows you to calculate the total premium payment for purchasing Loss of Income Cover for your umpires:

TABLE (F) Calculation Table for Section C			
Step 1: Total number of <u>Junior</u> Umpires			_____
Step 2: Multiply the number of Umpires by the Premium Rate	X	\$ 7.50	per umpire
		Sub Total	\$ _____
Step 3: Total number of <u>Senior</u> Umpires			_____
Step 4: Multiply the number of Umpires by the Premium Rate	X	\$ 15.00	per umpire
		Sub Total	\$ _____
Step 5: Combined Section C Total (Juniors & Seniors)	=	\$	_____

Please note - all umpires within the League/Association must be included in the cover.

Upgrades and Loss of Income Purchases are not available to individual umpires.

Please send your completed Upgrade Form to:

Post Marsh Pty Ltd GPO Box 1229 Melbourne VIC Australia 3000	Email sport@marsh.com
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The advice in this form is general advice only. To help you decide if the cover suits you, please read the Product Disclosure Statement. We can provide you with further information. Please contact us to request. This insurance is arranged by Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238 369) ('MAI'). MAI are not the insurer.

The Discretionary Trust Arrangement has been arranged by JLT Group Services Pty Ltd (ABN 26 004 485 214 AFSL 417964) ("JGS"). JGS is a business of Marsh & McLennan Companies (MMC). Cover is subject to the Trustee's discretion and/or the relevant policy terms, conditions and exclusions.