Personal Injury cover for Flagstaff Hill Football Club Players, Officials and Volunteers

The following is a brief summary about the Personal Injury cover the Club has for the 2026 Season. The cover applies whilst participating in official matches and practice sessions, including tours and representation matches, and whilst travelling to or from, or participating in an official Club activity. It covers officials and volunteers as well as players (a separate cover also applies for NAB AFL Auskick participants).

- As this cover has a number of limitations, all participants are strongly encouraged to investigate the benefits of **private health insurance.**
- Also be aware that players are **not covered** for loss of income. The cost of providing this cover by the Club is prohibitive, so players who may require this type of coverage need to make their own personal income protection arrangements.

All SANFL affiliated clubs are required to have minimum Bronze Level cover for Non-Medicare Medical Benefits and Capital Benefits. (These terms are explained below.)

Flagstaff Hill Football Club increased the level of cover in 2007, so all participants are covered under the Silver level of cover. Under the Silver cover, reimbursements are calculated at a rate of 75% of your out-of-pocket claimable costs (instead of 50%), less an excess of $75 (instead of $100) up to a maximum limit of $2,500 per claim (instead of $2,000).

Note that people under the influence of alcohol or a drug are excluded from the policy, as is a person with a pre-existing injury, illness or disease, is involved in a criminal act, or who plays against medical advice.

Non-Medicare Medical Benefits

Due to the requirements of the Health Insurance Act, the non-Medicare medical expenses covered under the policy are only those that are **not** standard Medicare items. This means that charges for treatment by a Medical Doctor, Surgeon, Anaesthetist, X-Rays, Ultrasounds, *MRI Scans and Public Hospital Patient costs are **not** covered. Due to legislation, the Medicare gap is **not** covered either.

- Services that **are** covered include: Physiotherapy, Chiropractic, Dental, Private Hospital accommodation and Ambulance transport.

Capital Benefits

Capital Benefits provide cover for death or permanent disability. The amount of cover is $150,000 (or $30,000 if under 18 years of age).

Capital Benefits have discounted levels of cover. For example, 100% of the maximum amount is payable in the case of death or the permanent loss of sight in both eyes, whilst up to 30% of the maximum amount is payable for the loss of, or permanent total loss of the use of a thumb. There are various schedules and amounts for other disabilities.

There is up to $1,000,000 coverage for Quadriplegia/Paraplegia events.

Further Information

The Club's Personal Injury Cover has been arranged by the AFL for all leagues Australia wide through Marsh, under the Australian Football National Risk Protection Program.

The Club can assist with further information, or you can contact Marsh direct on 1300 130 373, or access their website at *https://www.au.marsh.com/sport/afl.html*

Making a Claim

- Access the Marsh website and submit a claim online or download a claim form for completion.
- If submitting online, Marsh will email you a declaration that will need to be signed by your treating physician. A separate declaration will also be emailed to the Club for completion.
- If submitting manually, the Personal Injury Claim Form can be downloaded, completed and sent to Echelon Claims Services by email, post or fax (Echelon are the Claims Manager).
- Either way, the form must be lodged within 270 days from the date of injury (earlier preferable).

Further details, policy limits and documents are available from the Marsh website or contact Echelon Claims Services directly on 1800 640 009 if you have any questions about the claims process.

*Note: MRI Scans are generally claimable through Medicare, however sometimes the referrer and/or provider is not registered with Medicare. In that case, you may be able to claim your MRI Scan through the football cover.