



## CAIRNS SAINTS FOOTBALL AND NETBALL CLUB INSURANCE POLICY

### Purpose

The Cairns Saints Australian Football and Netball Club are currently insured by JLT Insurance. The policies for the club are renewed each year and it is the responsibility of the Management Committee and the Treasurer to ensure the policies are current and up to date.

The club is insured for the following:

- Player/personal injury
- Club Management Liability
- Public Liability

### Player/personal injury insurance

Player/personal injury insurance provides coverage for players/members if they are injured whilst participating in an activity under the following circumstances:

- An official match or training session
- Travelling to and from an official club activity
- Participation in an official club function
- Tours or representative matches

### Overview of player/personal injury insurance

The following table details the level of cover the club is currently insured for as of the date of this policy.

Level of cover	Items
<b>Bronze (automatic base cover)</b>	50% reimbursement of non-medicare items \$2,000 max. per claim
	\$100 excess per claim

### Process of claim

1. The player/members is to claim through Medicare as per the Medicare process.
2. The player/member is to claim through any private health insurance as per the private health insurance company policy.
3. The player/members is to complete the claim form for JLT insurance for any outstanding costs associated with the injury that are not claimable through Medicare or private health insurance.

**Claims must be submitted within 180 days from the date of injury and can be ongoing for up to 12 months or until the player returns to football.**

Further information regarding this policy is located at [http://afl.jltsport.com.au/products\\_pi.aspx](http://afl.jltsport.com.au/products_pi.aspx)

## Loss if income insurance

Loss of Income Cover is an optional extra that the club has purchased to assist players that incur a loss in wages due to an injury occurring whilst playing football.

The cover will be either 80% of the player's net weekly income or the dollar amount selected by the club/individual – whichever is the lesser.

A 14 or 49 day elimination period applies (dependant on the cover purchased). The excess applicable is 14 or 49 days (as purchased by the club), unless the player's sick leave balance exceeds this, in which case the player's sick leave balance becomes your excess period.

Further information regarding this policy is located at <http://afl.iltssport.com.au/upgrade.aspx>

## Club Management Liability Insurance

Club Management Liability insurance covers a range of financial risks for your club's directors and officers such as costs associated with legal action if sued for:

- Negligence, libel, slander, defamation, discrimination, etc.
- Employment related matters (unfair dismissal).

Club Management Liability can also cover some of the costs associated with an employee stealing funds from the club.

Further information regarding this policy is located at [http://afl.iltssport.com.au/products\\_cml.aspx](http://afl.iltssport.com.au/products_cml.aspx)

## Public Liability Insurance

Public Liability insurance covers a range of financial risks such as the club's legal costs or other costs associated with legal action in the event the club is sued for negligence.

Further information regarding this policy is located at [http://afl.iltssport.com.au/products\\_pl.aspx](http://afl.iltssport.com.au/products_pl.aspx)

## Payment of premiums

The insurance premiums are due in November each year and it is vital that the insurance premium is paid on time to avoid any issues if and when claims are made. The Treasurer is responsible for the payment of insurance premiums on advice and approval from the Management Committee.

**Date of policy:** 3<sup>rd</sup> of November 2013

**Review date:** 3<sup>rd</sup> of November 2017



Cairns Saints Australian Football Club Inc