



## MEMORANDUM

To: **Worksafe AFL Victoria Country Community Clubs**

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From: **Sophie Williams – Community Football Manager** Date: **15 December 2021**

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Cc: **John O’Donohue, Richard Black, Region Managers, Darryl Collings, Dale Wain, Jonathan Edge.**

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Re: **2022 Insurance Fee Advice**

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AFL Victoria would like to provide Country Football leagues and clubs with a summary of their insurance cover and pricing for the 2022 season under the AFL National Risk Protection Programme.

Since 2004, the AFL has worked with Marsh to help the broader AFL community ensure a safe, enjoyable experience for thousands of spectators, officials, and players.

Club Insurance includes Public and Products / Club Management Liability and Asset Protect (Contents)

Team Insurance Fees include **Silver Level** Personal Accident non-Medicare Medical, Death and Capital Benefits, including \$1m paraplegia and quadriplegia insurance cover and is summarized in the table below.

| Death & Capital Benefits          | Quadriplegia / Paraplegia | Non-Medicare Medical  | Loss of Income   |
|-----------------------------------|---------------------------|---|--|
| Maximum \$150,000 (\$30,000 U/18) | Maximum \$1,000,000       | 75% reimbursement<br>\$2,500 max. per claim<br>\$75 excess per claim<br>(upgrade to Gold or Platinum via Marsh) | Not Insured<br>(optional upgrade available direct via Marsh) |

AFL Victoria encourages all Clubs to please take their time to read and assess the insurance upgrades available. Clubs choosing to upgrade their Personal Accident coverage from Silver to Gold or above cover and/or provide Loss of Income Insurance to players are requested to deal with Marsh directly.

### Summary of Costs – Club and Team Rates

AFL Victoria is very happy to announce that there will be **no charge to clubs** for both the Public and Products Liability / Club Management Liability and Asset Protect Insurance for the 2022 season.

In addition, there is **no change to the Team insurance (Personal Accident) rates** for 2022 from the 2021 season.

|           | <i>Public &amp; Products Liability/Club Management Liability (per club)</i> | <i>Asset Protect – Contents Insurance (per club)</i> | <i>Personal Accident (per senior team)</i> | <i>Personal Accident (per junior team)</i> | <i>Example (Club with 2 senior and 4 junior teams)</i> |
|-----------|---|--|--|--|--|
| 2021/2022 | \$0   | \$0  | \$1193                                     | \$133.49                                   | \$2919   |
| 2020/2021 | \$750   | \$255  | \$1193                                     | \$133.49                                   | \$3926   |

\* The costs above include all charges (premiums, fees, stamp duty and GST).

**Please note:** your Club insurance includes Asset Protect cover for contents to the value of \$15,000 at one home ground with upgrades available for additional values and/or venues via Marsh directly. Building cover is also available if required.

Leagues are requested to remind Clubs to annually register their details on the Marsh website and to complete the Risk Management online module. Upon successful completion, Clubs will then have access to their updated Certificate of Currency which demonstrates the public liability cover afforded to clubs under the AFL National Risk Protection Programme.

Clubs are also reminded to update their Club contact details on PlayHQ as this forms AFL Victoria's contact database. It also provides AFL Victoria with your home venue listing for Asset Protect insurance.

AFL Victoria encourages all Clubs to please take their time to read and assess the insurance upgrades available. Clubs choosing to upgrade their Personal Accident coverage from Silver to Gold or above cover and/or provide Loss of Income Insurance to players are requested to liaise with Marsh directly.

### **Certificate of Currency**

AFL Victoria-affiliated leagues and clubs can obtain their own Certificate of Currency via the Marsh website. To do so please click on the link below.

<https://sport.marshadvantage.com.au/afl/clubs/certificate-of-currency>

Invoices will be calculated on your 2022 teams, and your 2022 premium will be invoiced by AFL Victoria following your competition teams being confirmed.

Please feel free to contact Marsh directly for any insurance or risk queries you may have. Further information on policy wordings, registrations, claims, asset protect, and risk management are available online via Marsh's website (<https://sport.marshadvantage.com.au/afl/clubs>) or call toll free on 1300 130 373.

We trust the above information provides you with a solid understanding of the insurance program, fees and benefits for the upcoming 2022 season. AFL Victoria would like to wish you well for the 2022 season and thank you for your support of, and commitment to, community football.