

The background of the lower half of the page is a photograph of a football team celebrating. They are holding a trophy and cheering. The image is overlaid with a semi-transparent blue filter. The text 'INSURANCE POLICY OVERVIEW' is written across the image in large, bold, white and yellow letters.

INSURANCE POLICY OVERVIEW



Insurance for Players

CYMS players for season 2023 are covered by the Gold level of cover with Marsh insurance under a personal accident cover policy. In general what this means is that players receive 90% reimbursement for specific non-Medicare covered medical costs to a maximum of \$3,500 per claim with an excess of \$50 per claim.

Please see next page for general information and some frequently asked questions.

When are **players covered**?

Under Marsh's Personal Injury Cover policy CYMS players are covered for all injuries that occur whilst playing football, while at an Official club event or while travelling to and from an official club activities.

What are players **not covered** for?

Broadly and importantly, this insurance does not cover Income loss or hospital stays.

In addition no cover is provided for any claim in relation to or in connection to a Pre-Existing Condition/Injury and **no cover** will be provided if a player is under the influence of intoxicating liquor or any other drug (unless prescribed by a Medical Professional) or has a blood alcohol content over the prescribed legal limit while driving.

What **is included** in cover?

What's generally covered:

- ✔ **Physio**
- ✔ **Chiro**
- ✔ **Dental**
- ✔ **Ambulance transport**
- ✔ **Private hospital costs**

With Gold cover CYMS players also are entitled to Capital Benefits* of **\$200,000** and a Quadriplegia/Paraplegia Benefit of a maximum of **\$1,000,000**.

*A 'capital benefit' is a lump sum paid to you in the event you suffer a permanent injury or accidental death.

Other items **not included** in cover?

Bear in mind, these costs should be covered by Medicare.

- ✘ **Doctor's fees** (ie GP)
- ✘ **Surgeons fees**
- ✘ **Anaesthetist's fees**
- ✘ **X-Rays**
- ✘ **Public hospital costs**
- ✘ **MRI scans** (if claimable through medicare)

How do players get covered? How much does it cost?

Players are covered by Marsh's Personal Accident Cover policy once they have paid their VAFA registration, which is \$11.

How do players make a claim?

Go to <https://williamstowncyms.com.au/player-insurance-claim/> or email football_president@williamstowncyms.com.au as soon as possible after your injury to make a claim.

Note:

1. If you are being treated by our club partners at Symmetry, they will assist you in making the claim.
2. Players will be expected to pay an excess (\$50, as previously stated) when they make a claim.

Can players make a claim if they are still receiving treatment?

Yes, it is encouraged you submit your claim as early as possible. Once approved you can continue to send through invoices/proof of expenditure to Marsh for reimbursement.

How long do players have to wait to get reimbursed?

How do players get reimbursed?

When completing the claim you will be asked to give bank account details for the money to be reimbursed to.

The time frame for a claim and reimbursement to be approved can vary so it is highly recommended you make your claim as early as possible (even if you continue to have treatment) and follow up Marsh on **1800 640 009** or sportsclaims@echelonaustralia.com.au

What can players do to cover themselves further?

It is strongly recommended that all players investigate their personal insurance needs. Without giving this in any way as financial advice we strongly recommend that players consider the benefit of:

- **Private Health Insurance**
- **Ambulance Victoria Membership** - <https://www.ambulance.vic.gov.au/membership/>
- **Loss of Income Insurance**
- **Life Insurance**

Club Sponsor Ray from RGP Insurance can assist in helping you find the right insurance plan to suit your needs - get in contact at ray@rgpinsurance.com.au

Note: What if players have asked the club not to order an ambulance due to finances?

The club has a duty of care to protect all players' health first and foremost. If in any circumstance you are injured and require an ambulance the club takes your health and wellbeing into account first and foremost and as such if deemed necessary will arrange an ambulance for you, meaning without an ambulance subscription you will likely be out of pocket around \$170.

See here for Ambulance Victoria membership - <https://www.ambulance.vic.gov.au/membership>

For more information go to <https://au.marsh.com/sport/afl/player-community.html>

Premium Partners



Gold Partners

