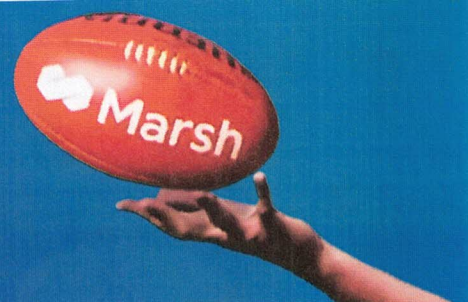




Important insurance information for affiliated NRPP players

As the official Risk Partner for AFL and AFLW, Marsh has developed personal injury cover solutions to help protect players participating in affiliated leagues. Designed to help offer you peace of mind, there are three very important points you should be aware of.

Personal injury cover can pay for non-Medicare medical expenses

'Non-Medicare' means medical costs that can't be claimed through Medicare.

Items include physio, chiro, dental, ambulance transport and private hospital accommodation.

Personal injury cover is not private health insurance

It is law that Medicare items can't be claimed on personal injury cover. These items can be claimed on private health insurance and include services such as doctor's and surgeon's fees.

Personal injury cover is not life insurance

Personal injury cover is a policy for injuries occurring due to an accident. It is not a sickness or illness policy.

BENEFITS

The 'Platinum' level of personal injury cover is applicable to registered players of the NRPP. This includes:

- ✓ 90% reimbursement of non-Medicare expenses
- ✓ 95% for first 5 attendances, 90% for the next 5 attendances and then 80% for each attendance thereafter for physiotherapy/sports science*
- ✓ \$7,500 maximum per claim
- ✓ \$50 excess
- ✓ \$250,000 maximum capital benefits
- ✓ \$1,000,000 maximum quadriplegia/paraplegia
- ✓ Loss of non-footballing income cover optional

**Please note, limitations on Physiotherapy/ Sports Science allow for a maximum limit of \$2,500 per claim with a \$150 per session limit together with a 24-hour waiting period for eligible claims.*

Other insurance cover

It is strongly recommended that all players investigate their personal insurance needs, such as:

- Private health insurance
- Life insurance
- Loss of income (particularly for self-employed players)
- Ambulance subscription

Want to know more?

Information including how to claim, how to upgrade cover and details for further enquires can be found at au.marsh.com/sport/afl



Learn more about how Marsh has been part of the game plan for AFL since 2004, working as the official risk partner and national insurance broker to help protect and empower the AFL community around Australia by visiting marsh.com/au/about-marsh/partnerships/afl

The Discretionary Trust Arrangement is not an insurance product, because one element of the Arrangement involves the Trustee's absolute discretion whether or not to pay a Claim and how much to pay. The Discretionary Trust Arrangement is a Managed Investment Scheme made up of two parts: The Scheme Cover and The Insurance Cover. The Discretionary Trust Arrangement was established to help manage the Members' risk of personal injury. For more information please read the Australian Football National Risk Protection Program Discretionary Trust Arrangement Product Disclosure Statement.

The Asset Protect and Personal Injury covers are each provided through a Discretionary Trust Arrangement. Each Discretionary Trust Arrangement is issued by the Trustee, JLT Group Services Pty Ltd (ABN 26 004 485 214, AFSL 417964) ("JGS"). Any advice or dealing in relation to the Discretionary Trust Arrangement is provided by JLT Risk Solutions Pty Ltd (ABN 69 009 098 864, AFSL 226 827) ("JLT"). The cover provided by the Discretionary Trust Arrangements is subject to the Trustee's discretion and/or the relevant policy terms, conditions and exclusions.

Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238369) ("Marsh") arranges and provides any advice in relation to general insurance products (i.e. not the Discretionary Trust Arrangement) and is not the insurer.

Marsh, JGS and JLT are part of the Marsh McLennan group of companies and remunerated for the services they provide including though commission from insurers and/or fees charged to product holders. Ask us for more details before we provide you with any services (you can contact us on +61 2 8864 8888).

This brochure contains general information and does not take into account your individual objectives, financial situation or needs. You should consider these and the product terms before making a decision about a product. For full details of the terms, conditions and limitations of the covers, refer to the specific policy wordings and/or Product Disclosure Statements. These are available on request from Marsh (in respect to general insurance policies) and JLT (in respect to the Discretionary Trust Arrangements). LCPA 25/046. S25-476051-AU

So what does that mean?

If your medical or other treatment has a Medicare Item Number, it is uninsurable and you may not claim for reimbursement through JGS and JLT Risk Solutions.

If your medical or other treatment does not have a Medicare Item Number, you may claim for reimbursement under the Australian Football National Risk Protection Programme through JGS and JLT Risk Solutions.

For specific Medicare information please visit www.medicare.gov.au.

For specific Coverage and Risk Protection information please refer to the "Making a Claim" section of the Marsh website <https://afl.jlttsport.com.au/players/makeclaim>.

How does Medicare, private health care and sports injury coverage work together?

The table below is a guide only to explain an example of how coverage can work and should not be relied upon to make an accurate assessment of actual costs and procedures to be incurred. Coverage will vary from actual costs.

Example:

Two players, one with and one without Private Health Insurance, suffer the same injury, require the same treatment and incur the same medical costs.

Player 1 (No private health insurance)

Service	Fee	Medicare	Private Health	Sport Injury	Total Re-imb	Out pocket
General Practitioner	-\$200	\$100	-	-	\$100	-\$100
Surgeon	-\$1,500	\$400	-	-	\$400	-\$1,100
Anaesthetist	-\$1,200	\$400	-	-	\$400	-\$800
Imagery (MRI Scan)	-\$650	\$300	-	-	\$300	-\$350
Hospital fee	-\$1,000	-	-	\$800	\$800	-\$200
Physiotherapy	-\$600	-	-	\$480	\$480	-\$120
Excess	-	-	-	-\$25	-\$25	-\$25
Total	-\$5,150		\$0	\$1,280	\$1,280	-\$3,870

Player 2 (with private health insurance)

Service	Fee	Medicare	Private Health	Sport Injury	Total Re-imb	Out pocket
General Practitioner	-\$200	\$100	-	-	\$100	-\$100
Surgeon	-\$1,500	\$400	\$880	-	-\$1,280	-\$220
Anaesthetist	-\$1,200	\$400	\$640	-	-\$1,040	-\$160
Imagery (MRI Scan)	-\$650	\$300	\$280	-	-\$580	-\$70
Hospital fee	-\$1,000	-	-\$800	\$200	\$1,000	\$0
Physiotherapy	-\$600	-	-\$270	\$330	\$600	\$0
Excess	-	-	-	-	\$0	\$0
Total	-\$5,150		\$2,870.00	\$530	\$4,600	-\$550

*Based on 80% private health re-imbursement of surgery incurred costs and 45% of Extras cover on physiotherapy N.B.: with Private Health Insurance coverage (to be claimed on before claiming under this program), the person claiming will further reduce the non-Medicare rebate available.