16 November 2012

To the Club Secretary / Treasurer

IMPORTANT: Insurance cover for your players – Death and Capital Benefits, Paraplegia & Quadriplegia

In light of two tragic football-related accidents this year I want to strongly urge all community football clubs to review their level of player insurance cover under the National Insurance Program. At present most clubs select only the base level of cover available. While steps have recently been taken to increase the base level of paraplegia and quadriplegia cover from a $100,000 to a $250,000 payout, clubs still have the option to upgrade to a maximum level of insurance cover ($1 million) to ensure players can receive more adequate financial assistance in the event of a life-long debilitating injury.

As a Club volunteer responsible for insurance, I encourage you to take out the maximum level of cover available under the National Insurance Program to ensure your players are adequately protected in the event of a terrible accident. The extra cost in premiums is a small price to pay in the context of the peace of mind such coverage brings.

The rules of football are designed to minimise the risk of injury to participants as far as is possible for a physical contact sport. However, serious accidents unfortunately can still happen. It is likely you are already aware of two brave young footballers this year – Beau Vernon and Trent Rothall – who were each involved in on-field accidents which resulted in quadriplegia. These young men now face the traumatic reality they may spend the rest of their lives in a wheel chair. This medical diagnosis has obviously been devastating for them and also their families, friends and the entire football community – although I note that both Beau and Trent are showing great courage in the extensive rehabilitation they are undertaking in an attempt to improve their condition.

The treatment and rehabilitation costs for both young men are obviously high and will be long term. Their families, local communities and many in the football world have rallied around to help raise much-needed funds and to help out in other ways. The reality is that we cannot prevent tragic accidents, but we can make sure our players are adequately protected should something go wrong on the field or at training. For this reason, the AFL, led by our Commission and supported by the Vernon and Rothall Families, urges you to review your insurance cover with a view to taking out the highest level of protection available. For the sake of your players and their families, please take the time to examine the options available.

We also recommend you consult every player at your Club on the options they have available to protect their income, and advise them to consider purchasing private health insurance, and have ambulance cover as a minimum. Hopefully they will never need to use it, but it is surely better to be safe than sorry. It is worth noting that the National Insurance Program should not be seen as an alternative or replacement for personal life insurance or private health insurance. It is designed to provide players with an adequate and affordable insurance solution. Every player is encouraged to consider their individual circumstances prior to taking the field.

Pleased review your Club's current level of insurance protection and visit the JLT Sport Website: http://afl.jltsport.com.au/upgrade.aspx

Thanks for taking the time to read this important notice and good luck to your Club for the 2013 season.

Yours sincerely

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Chief Executive Officer

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