



PLAYER MEDICAL INFORMATION SEASON 2023



The purpose of this circular is to advise all players of the club's policy in the event of injury and for season 2023.

All Players must be financial members of the club by the start of the season to be eligible for any insurance cover and other club benefits.

Membership for season 2023 is \$25.00 (18+) or \$50.00 for a family.

Football registration fees are also required to be paid. This includes an SANFL and a Club fee.

Compulsory Tragedy & Legal Liability

WAFC has taken out a policy with the Australian Football League, which is underwritten by MARSH SPORT (formally JLT Sports Insurance Pty. Ltd). to cover all League, Reserve, U18's and Junior Grades.

Actual details of the cover provided are detailed in the Insurance Policy, which you may view upon request to the Club Manager or available at: <https://sport.marshadvantage.com.au/afl/>

Loss of Income as a result of injury

The insurance cover provided by MARSH SPORT insurance *does not* automatically cover players for any loss of wages from your normal employment. We recommended you enquire about obtaining your own personal sickness or income protection cover or discuss this further with your employer or superannuation provider. MARSH SPORT can also provide a loss of wages cover at an additional fee. Some superannuation funds may provide a base level of additional sickness or income protection cover, at no additional cost.

Alternatively, a sickness allowance benefit may be available through Centrelink. Contact your local Centrelink office to discuss this.

Non Medicare – Medical Benefits

Players who seek assistance from the Club for this cover will be required to abide by the following conditions:-

1. **Players must be financial members of the Club.** No consideration will be given to players who neglect this condition.
2. **Players must report all injuries in which a claim on the club is to be made to the Head Trainer, within 5 days of the injury occurring and ensure that the details of the injuries are recorded by the Head Trainer.**
3. Players must subscribe to a recognised private medical fund for Top Private Hospital, Medical and Extra's benefits to ensure full cover in the event of being admitted to a Private Hospital for treatment of an injury or sickness.

Players who nominate for Top Private Hospital, Medical and Extra's cover at a reduced premium for reduced benefits plan will be required to pay the difference between their actual benefit and the benefit payable for full top Private Hospital Medical and Extra's cover.

It is stressed that if a player does not join a Medical Fund for Top Private Hospital, Medical and Extra's cover, MARSH SPORT insurance may only pay 50% for the portion of the account which would not normally be paid for the Medical Fund (the Gap).

4. **All Players must subscribe to a local Ambulance cover scheme** or ensure they have ambulance cover through their Private Health Insurance. The Club does not cover the cost of ambulance if you are transported from a game/oval to the hospital. Information on Ambulance cover and costs from SA Ambulance: <http://www.saambulance.com.au/ProductsServices/AmbulanceCover.aspx>
5. In the event of a player requiring surgery as a result of an injury, the player must, prior to making any bookings, advise the Club President of the circumstances regarding the surgery required and the costs involved. Players are advised that in some instances, reduced fees may be obtained by the Club, so it is imperative that advice is sought through the Club prior to undertaking any surgery.
6. All claims for gap payments for medical treatment will require completion of a MARSH SPORT insurance claim form. Please discuss this with the Head Trainer or Club management to obtain a claim form. The Medical Officer will also need to sign this claim form.
7. You may be eligible to claim up to 50% of injury medical expenses from MARSH insurance after all Medicare and private insurance benefits have been claimed. Further information on injury cover and claim forms is available from <https://sport.marshadvantage.com.au/afl/players/makeaclaim>
8. Travel assistance for out of town medical specialists and treatment that cannot be accessed by a specialist in our region, may also be available through the SA Health, Patient Assistance scheme (PATS). Please enquire about this with your own Doctor. More info regarding PATS available here: [PATS](#)

Surgical Aids

If a player, as a result of any injury sustained whilst playing football for the club, requires a surgical aid to continue playing football, he must first consult the Head Trainer and his Doctor.

If, in the opinion of the Doctor, a surgical aid is necessary, Management will assess the situation of financial assistance, which has in the past has been on a 50:50 basis under normal circumstances. The Club will not participate in the purchase of a surgical aid which may be necessary because of an injury sustained whilst playing in another sport or for another Club.

If, after examining the Club cover, which is considered quite adequate, you have any questions that you wish to put forward, please feel free to do so and likewise if you have any feeling of insecurity, there are many and varied schemes available, which provide additional security at a time of need. Please contact any member of the Management Committee for further details.

Mouth Guard Protection

Due to the enormous costs involved with remedial dental treatment, the Club encourages all players to use mouth guards whilst training and playing football.

Wishing you a safe season in 2023