

Player Insurance Benefits

Football Queensland has arranged personal accident insurance cover for its registered players. Full details of the cover can be obtained from the club with which you are registering or from Football Queensland. A summary of the cover is as follows:

Death and Capital Benefits

(Death and/or partial disablement caused by injury - as per Table of Events)

Insured Persons	\$100,000
Insured Persons Under 18 years	\$20,000
Permanent & Incurable Quadriplegia/Paraplegia	\$250,000

Non-Medicare Medical Expenses

Injury sustained by an Insured Person which within twelve calendar months results in:

- Private Hospital Accommodation
- Dental Services (to sound whole teeth only)
- Physiotherapy and Chiropractic
- Ancillary Medical Procedures

The percentage of the expenses covered under this section is 80%

The excess payable for each claim under this section is \$50

The maximum amount payable per claim under this section is limited to \$2000

Funeral Expenses

Reimbursement of funeral expenses to a maximum of \$5000 per player/official following accepted Event 1 claim under Death and Capital Benefits Section

Injury Assistance Benefits (Not applicable for Senior Players)

Where the Insured Person is not entitled to compensation under the Accident Weekly Benefits section being not in receipt of income. Receipts must be provided for expenses incurred.

Student Assistance Benefit

Weekly Amount: \$300 Benefit Period: 52 weeks Excess 7 days

Domestic Home Help Expenses

Weekly Amount: \$300 Benefit Period: 52 weeks Excess 7 days

Parents Inconvenience Allowance

Maximum per claim: \$1,500 Benefit Period: 52 weeks Excess 7 days
Maximum per day \$25

The following are examples of expenses that are covered under the Personal Accident Policy. Expenditure must be incurred within 12 months from the date of the accident.	The following items are claimable through Medicare and therefore cannot be claimed under the Personal Accident Policy (even the gap).	The following items are excluded from the Personal Accident Policy
Physiotherapy – Acupuncture – Chiropractic - Dental Ambulance - Private Hospital Accommodation MRIs that are not claimable through Medicare.	Doctors, Surgeons and Anesthetist's Fees X-Rays and Ultrasounds	Theatre Fees Pharmaceutical Items and Braces Bandages and Strapping.

TERMS OF REGISTRATION

The Club and the Player (or if the Player is under 18 years of age at the time of signing the Form overleaf, that Player's parent or legal guardian) agree:

1. the information provided on the Form is current and correct;
2. to comply with FFA Statutes, including the National Registration Regulations Code of Conduct, Disciplinary Regulations and Grievance Resolution Regulations, copies of which are available on www.footballaustralia.com.au or on request);
3. to comply with the Laws of the Game and the Competition Administrator's Competition Rules;
4. the Player is an amateur as defined by FFA Statutes and does not receive any money or consideration for participating in football (other than reasonable participation expenses);
5. the Player must pay the Fees to the Club;
6. FFA, the Member Federation, the Competition Administrator and the Club (Football Administrators) may use the Player's name or image in any form or medium for general marketing and promotional activities;
7. there may be inherent risks associated with participating in football that may result in personal injury and the Player agrees to fully bear that risk;
8. not to bring any claim or proceeding against any Football Administrator for any damage, loss, injury or liability the Player may suffer in participating in football. Except for liability that by law cannot be excluded, the Football Administrators exclude all liability to the Player in tort (including negligence), contract or bailment for acts or omissions of the Football Administrators and their employees, agents or contractors;
9. the Member Federation of the Club will provide the Player with insurance to cover any injury sustained while participating in football activities for that Club in the scope and coverage as prescribed by that Member Federation. A copy of the insurance policy must be provided by the Member Federation on request,

including applicable benefits (such as death and capital benefits, loss of income and non-medicare medical expenses), exclusions, maximum benefits and deductibles;

10. FFA respects the privacy of individuals on whom FFA collects, uses and discloses personal information. The personal information that FFA collects on this Form is used and disclosed for the purposes as specified in the Privacy Policy, including processing registrations, staging the Competition, organisation, conduct and promotion of Competitions and Matches and providing football related information and offers from Football Administrators. If the Player does not want to receive special offers from Football Administrators partners, please tick the box on the front of the Form.

A copy of the full Privacy Policy is available on www.footballaustralia.com.au. The Player may request access to personal information FFA holds by sending an email to privacy@footballaustralia.com.au.

11. in addition to the uses given in clause 10, FFA is also seeking to gather more detailed information about football participants in Australia. By responding to these questions, FFA will be able to adopt a more needs based approach to the development of the game, in particular ensuring football is a more inclusive sport, expanding the scope and effectiveness of our indigenous programs and formulating a comprehensive schools strategy.
12. to submit exclusively to the jurisdiction of the Grievance Resolution Regulations and to not attempt to resolve any dispute or grievance the subject matter of the FFA Statutes in a court of law;
13. the Player's registration is with the Club until the later of the end of the Season or the time as specified in the Competition Rules; and
14. FFA may de-register the Player at any time by notice in person or sent to the address overleaf, including if these Terms or its incorporated documents are not complied with.

TABLE OF EVENTS

EVENT	% of Max Capital Sum payable
1. Death If you are under 18 years of age Subject to a maximum of \$10,000 for insured persons without dependent children	100% \$20,000
2. Permanent Total Disablement Subject to a maximum of 5 times annual pre-disability earnings	100%
3. Permanent Disability not otherwise provided Percentage determined as being consistent with the compensation provided in this table but exceeding 75%	75%
4. Permanent Paraplegia	100%
5. Permanent Quadraplegia	100%
6. Permanent unsound mind to the extent of legal capacity	100%
7. Permanent and incurable paralysis of all limbs	100%
8. Permanent total loss of the entire sight of one or both eyes	100%
9. Permanent total loss of hearing in both ears	100%
10. Permanent total loss of the use of both hands	100%
11. Permanent total loss of the use of both arms	100%
12. Permanent total loss of the use of both feet	100%
13. Permanent total loss of the use of both legs	100%
14. Permanent total loss of the use of one hand and one foot	100%
15. Permanent total loss of the use of one hand and one arm	100%
16. Permanent total loss of the use of the lens of one eye	50%
17. Permanent total loss of the hearing in one ear	50%
18. Permanent total loss of the use of one foot or one leg	50%
19. Permanent total loss of the use of four fingers and thumb of either hand	75%
20. Permanent total loss of the use of four fingers of either hand	40%
21. Permanent total loss of the use of one thumb, both joints	30%
22. Permanent total loss of the use of one thumb, one joint	15%
23. Permanent total loss of the use of a finger, three joints	10%
24. Permanent total loss of the use of a finger, two joints	8%
25. Permanent total loss of the use of a finger, one joint	5%
26. Permanent total loss of the use of all the toes of one foot	15%
27. Permanent total loss of the use of great toe, both joints	5%
28. Permanent total loss of the use of great toe, one joint	3%
29. Permanent total loss of the use of other toe, (each toe)	1%
30. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire body	50%

Events 2 & 3 of scale are deleted for those over 65 years of age.