



Personal Accident Insurance Overview

There are two upgrade options to the basic level of personal accident insurance included with membership, the benefits of all three levels of cover are outlined below. The Membership Plus and Membership Pro upgrade options will be offered on the membership portal for 2019 memberships.

GROUP PERSONAL ACCIDENT (INCLUDING PLAYERS & VOLUNTARY WORKERS)

This option includes all players and voluntary workers of the APF while they are participating in or assisting at sanctioned APF events or activities.

- **Membership Cover (Mandatory take up & includes all Voluntary Workers of the APF)**
- **Membership Plus (Optional Upgrade for playing members only)**
- **Membership Plus Pro (Optional Upgrade for playing members only)**

Cover	MEMBERSHIP Cover (All members)		
Capital Benefit	Death by Accident		
	18-70 years of age		\$100,000
	Under 18 or 71 years of age and over		\$20,000
	Accidental Permanent Total Disablement		
	18-70 years of age	Up to	\$100,000
	Under 18 or 71 years of age and over	Up to	\$20,000
Fractured Bones	Accident/Sickness Injury Result in Fractured Bones	Up to	\$1,000
Dental	Injury Resulting in loss of Teeth or Dental Procedures Limited to \$250 per tooth	Up to	\$1,000
Funeral Benefits	Funeral benefits		\$5,000
Non-Medicare Medical Expenses	Non-Medicare Medical Expenses	Up to	\$5,000
Excess	Excess:		\$100 each and every claim
Loss of Income	\$250 per week (Maximum 85% of average gross weekly salary) Excess: 14 days		
Benefit Period	Weekly Benefit 26 weeks		

Personal Accident Insurance is a no fault cover designed to provide short term financial relief to players and voluntary workers that are injured while involved in an APF Event. If you have an existing Personal Accident or Income Protection Policy you are able to claim on more than one policy provided you are not claiming more than the actual loss.

Players/Members include all playing members of the APF (Including State Associations) while participating at a sanctioned event of the APF.

Voluntary Workers includes all voluntary workers assisting in the preparation, running and packing up of any sanctioned event of the APF. Voluntary workers include Goal Judges, Time Keepers, and Parking Attendants etc.



For further details of the benefits provided by this policy, please refer to the Insurance Summary available on the APF website, or contact the APF directly for a copy.

Playing Members of the APF have the option of upgrading their **MEMBERSHIP Cover**.

They have two options of upgrade; **MEMBERSHIP PLUS Cover** or **MEMBERSHIP PRO Cover**. An additional fee will be charged for these upgrades that are exclusive to Playing Members of the APF.

The following table summarises the benefits available for **MEMBERSHIP PLUS & MEMBERSHIP PRO**.

Cover	MEMBERSHIP Plus Cover (Optional Upgrade)		
Capital Benefit	Death by Accident		
	18-70 years of age		\$200,000
	Under 18 or 71 years of age and over		\$20,000
	Accidental Permanent Total Disablement		
	18-70 years of age	Up to	\$200,000
	Under 18 or 71 years of age and over	Up to	\$20,000
Fractured Bones	Accident/Sickness Injury Result in Fractured Bones	Up to	\$1,000
Dental	Injury Resulting in loss of Teeth or Dental Procedures Limited to \$250 per tooth	Up to	\$1,000
Funeral Benefits	Funeral benefits		\$5,000
Non-Medicare Medical Expenses	Non-Medicare Medical Expenses	Up to	\$7,500
Excess	Excess:		\$75 each and every claim
Loss of Income	\$500 per week (Maximum 85% of average gross weekly salary)		
Benefit Period	Weekly Benefit 104 weeks - Up to 58 years 52 weeks – 59-80 years Excess: 14 days		

Cover	MEMBERSHIP Plus Pro Cover (Optional Upgrade)	
Capital Benefit	Death by Accident 18-65 years of age	\$300,000
	Under 18 or 66-70 years of age	\$20,000
	Accidental Permanent Total Disablement 18-65 years of age	Up to \$300,000
	Under 18 or 66-70 years of age	Up to \$20,000
Fractured Bones	Accident/Sickness Injury Result in Fractured Bones	Up to \$1,000
Dental	Injury Resulting in loss of Teeth or Dental Procedures Limited to \$250 per tooth	Up to \$1,000
Funeral Benefits	Funeral benefits	\$5,000
Non-Medicare Medical Expenses	Non-Medicare Medical Expenses	Up to \$10,000
Excess	Excess:	\$50 each and every claim
Loss of Income	\$1,000 per week (Maximum 85% of average gross weekly salary) Excess: 14 days	
Benefit Period	Weekly Benefit 104 weeks - Up to 58 years 52 weeks – 59-70 years	

“Membership Plus” & “Membership Plus Pro” upgrades are only available to playing members of the APF.

“Membership Plus” & “Membership Plus Pro” are optional upgrades of the basic cover and can be selected and purchased by the playing members of the APF when paying their annual subscriptions. The cost is in **addition** to the basic Membership Cover that is included as a part of the membership fees of the APF.

For further details of the benefits provided by this policy, please refer to the Insurance Summary available on the APF website, or contact the APF directly for a copy.