*For the Strength of the Pack is in the Individual Wolf, and the Strength of the Individual Wolf is in the Pack.*

**MANLY WARRINGAH WOLVES A.F.C**

**Player Injury - Insurance Claim Process**

1. This document outlines the available insurance cover for football injuries received through the 2024 Season, both at official training and during fixture games for Manly Warringah Wolves players. All players have access to  **LIMITED insurance cover** as part of the Manly Wolves Registration fee. The policy is provided via the AFL by Marsh Insurance.
2. In order to make a claim under our Silver Insurance Policy requires Players to have:
	1. Paid their Club Membership Fees; and
	2. A Medicare Card and Number.
3. The Silver level policy is LIMITED to:

a.      75% reimbursement of expenses that are not covered by Medicare. e.g. Physio, chiro, dentist expenses

NOTE: *The insurance does NOT cover gap between Medicare and actual expense – eg. Specialist or Surgeon.*

b.      $2,500 maximum per claim.

c.      $75 excess per claim.

The insurance cover will only cover relatively minor incidents but not major injuries or surgeries.

You will need Private Health insurance for sports injuries that are “non-elective” cases

e.g. Leg fracture – can go through Emergency as Public Patient

e.g. ACL rupture – if surgery, then “non-elective”, therefore have to wait 12-months as a Public Patient

***The Manly Warringah Wolves highly recommend that players have private Health Insurance.***

The club will NOT be responsible for ANY medical costs associated with a specific claim.

If a player needs advice on treatment options & advice on potential medical treatment costs and options please consult with the Square One physiotherapy team.

**Please note that AFL have confirmed that your loss of income expenses will not be covered by the Club or under this insurance.**

1. **Process**:
	1. You should process all Medicare and Private claims as soon as possible. Please keep copies of all related documents (eg receipts and reports).
	2. You can access the Personal Accident form from the Wolves website and then liase directly with Marsh for all matters related to your claim.
	3. Please complete all relevant sections and submit within 270 days from the date of Injury.
	4. You will need, to co-sign the claims application:
		1. a Committee member. You can find a Committee member on playing days at Weldon or you can contact the Secretary (currently Simon Fraser on 0448522445); and
		2. a treating medical practitioner.
	5. You should submit original receipts and invoices with your claim to Marsh Insurers.
	6. We recommend that you do not wait for treatment to be completed before submitting claim. Please note that you have up to 12 months to complete treatment.