



Brisbane City FC Looking after You: Insurance, Risk Management & Claims Process

Brisbane City FC has a Board that is dedicated to looking after You, our most valuable asset. Whether you are a player, a coach, manager or volunteer we want you to feel safe when you visit the Club or participate in its many activities. We are fully insured and have in place a detailed Risk Management Policy and Claims Process should you find yourself injured during the course of Club activities or Club property is damaged.

If you find yourself in the unfortunate circumstance of **needing assistance due to an injury, or if you find something on Club Grounds that needs attention**, please contact the Club immediately by contacting the President, Dave Asnicar on 0419 600 757 or notify us in writing by emailing secretary@brisbanecityfc.com.au

FFA's National Insurance Program (NIP) ensures that a consistent minimum level of coverage and benefits can be provided to all football participants across Australia.

The NIP provides Sports Personal Injury insurance, Public Liability & Professional Indemnity as well as Club Management Liability insurance coverage.

Through the NIP, cover is provided to all registered players, match officials as well as other non-playing officials including but not limited to committee members, team managers, coaches and trainers.

FFA has appointed Gow-Gates as its brokers and they will oversee all aspects of the NIP including the management of the claims process as well as making available a dedicated football insurance website so that Players & Club Administrators throughout Australia may have immediate access to the policy benefits and procedures of the insurance program.

Further more detailed information on the NIP can be found by clicking on the link to the website below:

www.gowgatessport.com.au/football

If you are injured, you must report the injury **immediately in writing to the Club** by emailing secretary@brisbanecityfc.com.au

Additionally, if you wish to make a claim under FFA's NIP you **need to notify the insurer of your injury within 30 days.**

Submit your Claim Fast and easy Online.

http://www.gowgatesport.com.au/football/?page_id=37

You will also need to **fully complete a claim form and submit within 120 days of your injury.** You will find a claim form here.

[Claim Form \(pdf\)](#)

Consider whether you have adequate insurance cover.

The Personal Accident insurance offered to the players has a maximum payout of \$250 per week for 52 weeks.

For any player who has a full time occupation this may not be enough money to replace their lost income in the event of a serious football injury. They also will not be eligible for a Workcover compensation claim as the injury occurred away from work.

The best way to properly insure a player's lost income is through the purchase of an appropriate Income Protection insurance policy.

My Life Insurance brokerage, Bemrose Life is happy to assist players of Brisbane City to obtain income protection cover which will give them appropriate income support should they be injured on or off the field. Bemrose Life will also assist in the claims management process.

For more information contact stephenmaguire@bemroselife.com.au 07 3852 4853

Consider Topping Up your cover

FFA's NIP policy is not comprehensive and not designed to the individual needs of each Insured person. FFA and Gow-Gates strongly recommend that all insured persons take out Top Up Insurance and other insurances to a level which better reflects their needs. More details can be found at [Gow Gates Top Up Options](#)

Insurance Cover for Overseas Players

Special consideration should be given with regard to players who are not residents of Australia and playing for your club. Although they will be eligible for claims under the Non-Medicare Medical Expense section of the FFA National Insurance Programme, they may not be protected (depending on their individual circumstance) under Medicare thus there could be substantial medical expenses uninsured and/or non recoverable. The policy can not cover expenses which would be normally claimable under Medicare if the player was an Australian Resident.

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