



## TOP-UP LOSS OF INCOME Cover for Individuals

### 2022/2023 State and Territory Football Group Personal Accident Insurance

#### For Period 31 October 2022 to 31 October 2023

The Individual Loss of Income Top-Up Cover on State and Territory Football Group Personal Accident (GPA) insurance covers all appropriately registered players and/or non-playing officials including team managers, referees, trainers, coaches, masseurs, committee members, directors, officer bearers, administrators, employees, executive officers, selectors, ball boys, medical persons, physiotherapists, ambulance officers, voluntary workers and other match day officials of the Insured that are injured while engaged in activities sanctioned by participating State and Territory Associations (including Football NSW).

Subject to payment of the additional premium (see below) and the policy wording, the Loss of Income Top-Up Cover provides to increase the Weekly Benefit from the lesser of 85% of net income or \$250 per week, to the lesser of 85% of net income or \$500 per week for an injury sustained whilst playing, or engaging in, sanctioned football activities for registered participants. Coverage is for a maximum of 52 weeks and a 7-day Elimination Period applies.

The Elimination Period means that the injured person must lose the nominated number of days income (i.e. 14 days) due to the injury sustained before a loss of income claim is payable.

Cover applies whilst participating in official football matches as well as:

Organised training, travelling between home/work and training or games, staying away from home for a tour and administrative and social activities for your club.

Please ensure you read all important documents, including the Target Marketing Determination (TMD) and Combined Product Disclose Statement and Policy Wording before deciding if this product is suitable for you, as your personal circumstances have not been considered.

#### How much does it cost?

Premium/Charges	Amount
Base Premium	\$75.00
<b>Total (incl. charges)*</b>	<b>\$104.71</b>

*\*all rates on this form are inclusive of all government charges, GST and administrative fees*

#### How do I purchase Loss of Income Top-Up Cover for Individuals?

Apply here: <https://football-top-up.rfgateway.com.au/>

1. Complete the online application form, the form will be directly submitted to Gow-Gates Insurance Brokers
2. Gow-Gates Insurance Brokers will submit the application to AIG Australia Limited (AIG)
3. Purchases of Loss of Income Cover are valid from the date AIG receives the application form and are subject to 14-day credit terms.

#### IMPORTANT DOCUMENTS

- **Top-Up Cover Target Market Determination:** [aig-au-accident-health-individual-top-up-cover-state-territory-football-gpa-tmd.pdf](#)
- **Top-Up Cover Policy Wording:** [aig-au-accident-health-individual-top-up-cover-state-territory-football-gpa-policy-wording.pdf](#)