

# JLT Sport Asset Protect

## Australian Football National Risk Protection Programme

Distinctive. Choice.



ACT, NSW, TAS, WA & VCFL: YOU HAVE NEW PROPERTY COVER – PLEASE READ!!!



- ✓ ALL INSURED CLUBS will have Asset Protect cover from 1st November 2009
- ✓ Includes coverage for CONTENTS, STOCK, EQUIPMENT, MONEY etc
- ✓ Losses sustained through FIRE, THEFT, Accidental and Malicious DAMAGE
- ✓ HIGH QUALITY cover for a fraction of the standard cost
- ✓ UPGRADES available above the base level of cover

### WHAT IS ASSET PROTECT?

A new insurance product created by JLT Sport, in conjunction with the AFL and your State League/Association, providing very important cover for your club's property and assets. It is covered by a unique Jardine Discretionary Trust (JDT) arrangement supported by insurance protection offered by CGU. More information about the JDT is available on our website.

### WHY IS THIS PART OF THE AFL NATIONAL PROGRAMME NOW?

- 1) To ensure that all affiliated clubs have a minimum base level of coverage to protect their assets from fire, theft, damage etc;
- 2) To obtain an extremely cost effective and simple solution for this form of coverage; and
- 3) To provide access to a policy type normally reserved for much larger organisations.

### COMPETITIVE PREMIUMS? Absolutely ....

By utilising the collective purchasing power of over 2,000 Clubs, it is estimated that the annual savings for Australian Football are well over \$2million (compared to clubs seeking to replicate this cover themselves). The actual cost per club is only \$200 plus GST.

### SHARING ASSETS? No problems ....

For football clubs who share the same club rooms and equipment, please note:

- Both clubs should discuss their potential coverage needs above the base level
- One club may then purchase Asset Protect on behalf of both clubs

If your club shares the building with a separate sport, each club needs to take out individual coverage. Many sports including Netball, Cricket, Football (Soccer) etc are also insured via JLT and can gain access to the Asset Protect product.

### NEED MORE COVER? Easy ....

You can obtain a competitive quote for "Top Up" coverage on our website or you can contact JLT Sport to discuss your options.

### AUTOMATIC COVER?

YES. The base level of cover will form part of the AFL National Programme from 1st November 2009.

### HOW DO I PAY FOR IT?

The same way you currently pay for your national program insurance. Check with your League or State body if you are not aware of the arrangements.

### ALREADY HAVE A PROPERTY POLICY?

If you have a current policy please contact JLT Sport to discuss your options.

**SUMMARY of COVER**  
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[www.jltsport.com.au/afl](http://www.jltsport.com.au/afl)

General Advice Warning: The information contained herein is of a general nature only, it does not take into account your individual needs or financial situation. This document must be read in conjunction with your organisation's specific coverage details and documentation including the Policy Wording and/or Product Disclosure Statement. For copies of these documents, please refer to [www.jltsport.com.au](http://www.jltsport.com.au)

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### SUMMARY OF COVER



JLT Sport Asset Protect provides material loss or damage cover for up to \$15,000 in total per claim. This can include one or a combination of covers as detailed below:



#### Damage

(e.g. fire damage)

Replacement cover for contents at the club/league premises following damage or a large loss such as fire or storm.



#### Burglary / Theft

(e.g. break-in)

Repair or replacement cover for contents including stock, sporting equipment, computers and electronic equipment.



#### Business Interruption

(e.g. loss of gross profits)

Financial compensation for lost income following an interruption to the club's/league's business.



#### Money

(e.g. canteen takings stolen)

Cover for theft or loss of money whilst on the premises, in a locked safe, at a private residence or in transit.



#### General Property

(e.g. property in transit)

Coverage for items taken away from the club/league premises.



#### Glass

(e.g. broken window)

Coverage for breakage of fixed internal or external glass.



#### Machinery Breakdown

(e.g. canteen fridge)

Coverage for reinstatement, replacement or repair of broken machinery/electronic equipment.



ALL CLUBS  
BASIC COVER  
ONLY

UPGRADES  
AVAILABLE

For a detailed  
summary of  
cover please refer  
to the website

Maximum total  
coverage per claim  
is \$15,000

[www.jltsport.com.au/afl](http://www.jltsport.com.au/afl)

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