

Level of Non-Medicare insurance cover carried by the WFC is PLATINUM



All clubs receive as a minimum the basic level of cover (Bronze Cover) for Non-Medicare Medical benefits. Check with your League/Association as you may currently receive a higher level of cover (for example VCFL clubs receive Silver Cover for season 2022).

TABLE (A) below demonstrates the various levels of cover available for upgrade:

TABLE (A) Upgrades Available

	Bronze (Basic Cover)	Silver	Gold	Platinum
Non-Medicare Medical Costs (examples include: Ambulance, Physio, Dental, Chiro, Private Hospital Accommodation)	50% Reimbursement	75% Reimbursement	90% Reimbursement	90% Reimbursement
	\$2,000 max. per claim	\$2,500 max. per claim	\$3,500 max. per claim	\$7,500 max. per claim
	\$100 excess per claim	\$75 excess per claim	\$50 excess per claim	\$50 excess per claim
Capital Benefits	\$100,000*	\$150,000*	\$200,000*	\$250,000*
Quadriplegia/Paraplegia	\$1,000,000 maximum	\$1,000,000 maximum	\$1,000,000 maximum	\$1,000,000 maximum

*Capital Benefit sum in the event of an under 18 death is restricted to 20% of the applicable maximum payout of each level

The club does not have loss of income protection- players & volunteers are advised to follow up with their employers to confirm their status