



Warrack Eagles FNC

Club Handbook

Sportsmanship, Respect, Try Your Hardest

2026 Edition



Absent: Tim Elliott & Briodi McKenzie

MEET THE 2026 BOARD

President – Paul Rowe

Vice President – Cam Clyne

Secretary – Jules Phelan

Treasurer – Jules Phelan

Board Members:

Graeme Holland

Paul Atkin

Travis Penny

Briodi McKenzie

Emma Mansfield

Tim Elliott

James Gregson

Daniel Keam

Brad Holland

Mark Williams

FOOTBALL CONTACTS

Senior Football Co-ordinator – Paul Atkin, Daniel Keam

Junior Football Co-ordinator – Graeme Holland

Senior Coach – Kyle George
Development – Tim Inkster

Reserves Coach – Nathan Dunne & Beau Duthie

Under 17s Coach – Mal White & Lachie Stewart

Under 14s Coach – Chris Roche & Fletcher Bright
Development – Beau Duthie

Under 11s Coach – Ben Spicer & Jayden Werner

Under 8s Coach – Chris Kellett & Adam Schulz

Auskick Co-ordinator – Indiana Tickner & Hanna Morcom





NETBALL CONTACTS

Netball Co-ordinator – Brooke Holland

A Grade Coach – Sarah Spicer

B Grade Coach – Sarah Marchment & Jonti George

C Grade Coach – Bonnie Gunn

C Reserve Coach – Jorja Polglase

Under 17s Coach – Nicola Clyne & Jess Erhardt

Under 15s Coach – Brooke Holland

Under 13s Coach – Macie Nitschke & Kalarni Rowe

Net Set Go – Deb Templeton & Hayley McGrath

Netball Score Secretary – Erin Mayall



CLUB CONTACTS

Canteen Co-ordinator – Sarah-Jayne Holland

Thursday Night Teas – Belinda Penny

Merchandise – Bonnie Gunn

Sponsorship/Goods & Services – Jules Phelan & Travis Penny

Trainers – Cam Clyne

Social Club – Gabrielle Powell

Bar – Emma Mansfield

Farm – Travis Penny & Ben Spicer

Memberships – Jules Phelan

Social Media/Club Photography – Gabrielle Powell

Child Safe Officer – Brooke Holland

2026 SOCIAL CALENDAR

<p>ROUND 1 11 April Taylor's Palace Hotel</p>	<p>ROUND 2 18 April Maggi's Pizzas</p>	<p>ROUND 3 2 May Taylor's Palace Hotel</p>
<p>ROUND 4 9 May Table Tennis Night Hot Box Kebabs</p>	<p>ROUND 5 16 May CLUB BYE</p>	<p>ROUND 6 23 May Creekside Hotel</p>
<p>ROUND 7 30 May Worksafe Round Team Trivia Night</p>	<p>ROUND 8 13 June Taylor's Palace Hotel</p>	<p>ROUND 9 20 June Ladies Day</p>
<p>ROUND 10 27 June Closest to the Pin Golf Drop</p>	<p>ROUND 11 4 July Awards in sheds at Stawell</p>	<p>ROUND 12 11 July Christmas in July Includes Meal</p>
<p>ROUND 13 18 July Awards in sheds at Ararat</p>	<p>ROUND 14 25 July CLUB BYE</p>	<p>ROUND 15 1 August Farmers Day Goods & Services Auction Casserole Tea</p>
<p>ROUND 16 8 August Taylor's Palace Hotel</p>	<p>ROUND 17 16 August Spuddy Good Baked Potatoes Music</p>	<p>ROUND 18 22 August Creekside Hotel</p>

Worksafe Week - 26-30 May

Golden Eagles Dinner - 21 July

Senior & Junior Vote Count - 23 August



GAME TIMES

FOOTBALL MATCH DAY START TIMES

UNDER 8'S	TBA
UNDER 11'S FOOTBALL	TBA
UNDER 14'S FOOTBALL	9.20AM
UNDER 17'S FOOTBALL	10.40AM
RESERVES FOOTBALL	12.30PM
SENIORS FOOTBALL	2.20PM

NETBALL MATCH DAY START TIMES

NET SET GO	TBA
UNDER 13'S	9.00AM
UNDER 15'S	10.00AM
UNDER 17'S	11.00AM
A GRADE	12.15PM
B GRADE	1.30PM
C GRADE	2.45PM
C RESERVE	3.45PM



UNIFORMS

It is a policy of the club that all players, both Football and Netball wear the respective uniform approved by both the WEFNC and the Wimmera League.

FOOTBALL GAME DAY UNIFORM

Footballers will be provided with a jumper at the start of the season with each respective player being responsible to wash and maintain their jumper throughout the season. This jumper remains the property of the club and must be returned directly after the last game of the season.

Under 8, 11 & 14 Footballers will be provided with football helmets by the club and must be worn by all players as per club policy. ***Mouth Guards are also strongly suggested as a safety precaution, however, are not compulsory by the club.***

NETBALL GAME DAY UNIFORM

Netballers will be able to use a WEFNC dress for the duration of the season free of charge. All players are to be respectful & responsible for washing and maintaining their dress throughout the season. The dress remains the property of the club and must be returned directly after the last game of the season. Netball black shorts are to be worn at an appropriate length under the dress. One pair of WEFNC white netball socks will be included in membership. All players must be fully dressed, all jewellery removed, fingernails trimmed and all taping completed ready to commence warm up. Netballers are to bring their own water bottles for trainings and game day.



MERCHANDISE

Show your support for the Warrack Eagles in 2026 with our range of club merchandise, available for players, members and supporters.

Our merchandise range includes training gear, outerwear,, headwear and supporter items, something for everyone to wear the maroon and gold with pride.

Shop online via the Warrack Eagles website:
www.warrackeagles.com.au

All merchandise orders will be available for collection on training nights at the Warracknabeal Community Centre.

We encourage all players and families to get behind the club by wearing Warrack Eagles gear throughout the season – whether at training, on game day, or out in the community.

Membership Vouchers can be used online for merchandise – Please contact Bonnie Gunn for instructions on how to use.

Scan the QR code to order your merchandise via our website



EVERYONE PLAYS A PART

The Warrack Eagles Football & Netball Club is proudly run by volunteers. Every home game takes a huge team effort to make the day a success.

From the gate, canteen, chip wagon, lolly van, bar, timekeeping, electronic scoreboard operator, setup and pack-down, there are many roles that help create a great experience for our players, supporters and visiting clubs.

A typical home game requires over 100 volunteers to ensure everything runs smoothly.

To help share the load fairly across the club, we ask that all families and players contribute where they can throughout the season.

If everyone, including parents of players, could commit to at least three volunteer shifts during the year, it would make a huge difference and help ensure no one person carries the workload.

Volunteering is also a great way to meet people, support your team, and be part of the Eagles community.

Many hands make light work – together we make the Nest work.

Thank you for supporting the Warrack Eagles.



2026 SEASON NON PLAYING MEMBERSHIPS

FAMILY

\$200

INDIVIDUAL

\$110

- FREE ENTRY TO ALL HOME GAMES
- MEMBERSHIP TO WARRACKNABEAL COMMUNITY CENTRE & BRIM SPORTS CENTRE
- MEMBERSHIP CARD
- MAGNETIC SOCIAL CALENDAR & DRAW
- MEMBERSHIP BOOKLET
- BUMPER STICKER
- 10% DISCOUNT AT INTERSPORT HORSHAM
- SPECIAL MEMBER ONLY ITEMS
- \$50 EAGLES VOUCHER FOR FAMILY/\$25 EAGLES VOUCHER FOR INDIVIDUAL

GOLDEN EAGLES

FAMILY

\$280

INDIVIDUAL

\$150

- FREE ENTRY TO ALL HOME GAMES
- MEMBERSHIP TO WARRACKNABEAL COMMUNITY CENTRE & BRIM SPORTS CENTRE
- MAGNETIC SOCIAL CALENDAR & DRAW, MEMBERSHIP BOOKLET, BUMPER STICKER & MEMBERSHIP CARD)
- TICKET TO GOLDEN EAGLES DINNER WITH GUEST SPEAKERS (2 TICKETS FOR FAMILY)
- ENTRY TO HALF TIME FUNCTIONS AT ALL HOME GAMES (\$2 POT AND AFTERNOON TEA)
- 10% DISCOUNT AT INTERSPORT HORSHAM
- SPECIAL MEMBER ONLY ITEMS
- \$50 EAGLES VOUCHER FOR FAMILY/\$25 EAGLES VOUCHER FOR INDIVIDV

PENSIONER

\$90

- FREE ENTRY TO ALL HOME GAMES
- MEMBERSHIP TO WARRACKNABEAL COMMUNITY CENTRE & BRIM SPORTS CENTRE
- MEMBERSHIP CARD
- MAGNETIC SOCIAL CALENDAR & DRAW
- MEMBERSHIP BOOKLET
- BUMPER STICKER
- 10% DISCOUNT AT INTERSPORT HORSHAM
- SPECIAL MEMBER ONLY ITEMS
- \$25 EAGLES VOUCHER

OUTER

RADIUS

\$40

- FREE ENTRY TO 3 HOME GAMES
- MEMBERSHIP TO WARRACKNABEAL COMMUNITY CENTRE & BRIM SPORTS CENTRE
- MEMBERSHIP CARD
- MAGNETIC SOCIAL CALENDAR & DRAW
- MEMBERSHIP BOOKLET
- BUMPER STICKER
- 10% DISCOUNT AT INTERSPORT HORSHAM
- SPECIAL MEMBER ONLY ITEM
- \$25 EAGLES VOUCHER



**SCAN HERE TO PURCHASE
YOUR 2026 MEMBERSHIP**

GOLDEN EAGLES DINNER

JULY 21ST, 2026

David Zaharakis is a former AFL midfielder, best known for his time with the **Essendon Football Club**, where he became one of the club's most reliable and hard-working players. Debuting in 2009, Zaharakis made an immediate impact, famously kicking the match-winning goal on Anzac Day against Collingwood in front of a packed MCG—an iconic moment that remains etched in AFL history. Renowned for his elite endurance, consistency, and ability to step up in big moments, he went on to play more than 200 games for Essendon and was highly respected for his professionalism and leadership both on and off the field.

Following his AFL career, Zaharakis has continued to push himself physically and mentally, transitioning into endurance sport as a dedicated triathlete, where his fitness base and discipline have translated seamlessly. He also took on a very different challenge by appearing on *Australian Survivor*, testing his resilience, adaptability, and strategic thinking in a high-pressure environment. Whether on the football field, in endurance racing, or in competition on national television, Zaharakis has built a reputation as a determined and well-rounded athlete who thrives on challenge.



OUR COMMITMENT TO CHILD SAFETY

At the Warrack Eagles Football & Netball Club, the safety and wellbeing of children and young people is our highest priority. We are committed to providing a safe, inclusive and supportive environment where young people can enjoy football, netball and club activities.

Our club has zero tolerance for child abuse or harm and follows the Victorian Child Safe Standards and AFL community sport safeguarding guidelines.

Creating a Safe Club Environment

To support a safe club environment we:

- Require relevant coaches and volunteers to hold a Working With Children Check
- Provide clear codes of conduct and behavioural expectations
- Promote respect, inclusion and fairness for all young people
- Encourage children to speak up if something doesn't feel right
- Take all concerns and complaints seriously

Everyone Has a Role

Creating a safe club is everyone's responsibility.

All players, coaches, volunteers, parents and spectators are expected to:

- Treat children and young people with respect and dignity
- Follow club policies and codes of conduct
- Support a positive and inclusive club culture
- Report any concerns about a child's safety or wellbeing

Reporting a Concern

If you have concerns about the safety or wellbeing of a child at our club, please contact our Child Safeguarding Officer, Brooke Holland, or a club board member.

If a child is in immediate danger, call 000.

JUNIOR PLAYER & PARENT/GUARDIAN CODE OF CONDUCT

The Warrack Eagles Football Netball Club is committed to creating a safe, inclusive and enjoyable environment for all junior players.

The Club supports the Fair Play values promoted by both Netball Victoria and the Australian Football League.

All players and families must demonstrate the following core values:

- Integrity
- Respect
- Responsibility
- Fairness
- Safety

1. Junior Player Code of Conduct

All Warrack Eagles junior players must:

Participation & Behaviour

- Participate because you enjoy the game.
- Play for the team, your development and enjoyment – not just to win.
- Always play by the rules of football or netball.
- Accept the decisions of umpires and officials respectfully.
- Approach umpires or officials politely if clarification is required (through the coach).

Respect & Sportsmanship

- Treat teammates, opponents, coaches, umpires and volunteers with respect.
- Encourage teammates and be a positive supporter of others.
- Show good sportsmanship whether winning or losing.
- Do not deliberately contact, provoke, or verbally abuse another player.
- Do not throw or damage equipment.

Team Responsibilities

- Attend training sessions regularly.
- Notify your coach if you cannot attend training or games.
- Bring the correct uniform and equipment to training and games.
- Follow the instructions of your coach and club officials.
- Be a responsible and supportive team member.

Safety & Wellbeing

- Participate safely and follow instructions regarding injury or health.
- Immediately report injuries to your coach or trainer.
- Do not chew gum during training or games (choking risk).
- Follow all club child-safety and welfare policies.

Social Media & Behaviour

- Do not use social media, text messages, or online platforms to bully, harass, or degrade any player, coach, official or club member.
- Represent the Warrack Eagles positively both on and off the field/court.

2. Parent / Guardian Code of Conduct

Parents and guardians play an important role in creating a positive sporting environment.

All parents and guardians must:

Supportive Participation

- Encourage your child to participate and enjoy sport.
- Do not pressure your child to participate if they are not willing.
- Set realistic expectations based on effort and development.
- Understand that junior sport is about learning, enjoyment and development.

Respect & Behaviour

- Respect coaches, umpires, officials and volunteers.
- Avoid negative comments from the sidelines.
- Applaud good play from all players.
- Model good sporting behaviour.

Communication & Conduct

- Do not publicly question or criticise umpires, coaches or officials.
- Raise concerns through the appropriate channels.
- Support the removal of verbal, physical or online abuse in sport.
- Treat all club members with courtesy and respect.

Support the Club

- Recognise the importance of volunteers and support their efforts.
- Support development-focused coaching and age-appropriate rules.
- Encourage teamwork, respect and positive behaviour.

3. Communication & Issue Resolution

If any concerns arise during the season, the Warrack Eagles Football Netball Club encourages respectful communication.

First Point of Contact - The Coach should always be the first point of communication.

Appropriate Timing for Discussion

Discussions must not occur:

- During training
- During a game
- Immediately after a game

Appropriate times include:

- 48 hours after a game
- At an agreed time suitable for both the coach and parent/guardian.

If an issue cannot be resolved, a meeting may be arranged with:

- Coach
- Junior Coordinator / Football Manager / Netball Director
- Player and Parent/Guardian

4. Team Photos & Social Media

Team photos and match photos may be taken and shared on official Warrack Eagles social media channels.

If a player or family does not wish for images to be shared, please notify your coach before the season begins.

SPECTATOR & SIDELINE POLICY BEHAVIOUR

Purpose

Spectators contribute to the atmosphere of junior sport and must support a safe and respectful environment. All spectators must behave in a manner consistent with the values of the Warrack Eagles Football Netball Club.

Expected Spectator Behaviour

Spectators should:

- Encourage players positively.
- Applaud effort and sportsmanship.
- Respect umpires and officials.
- Support the decisions of coaches and team officials.

Unacceptable Behaviour

The following behaviours are not permitted:

- Abuse or intimidation of umpires
- Verbal abuse of players or officials
- Aggressive or threatening behaviour
- Discriminatory or offensive language
- Sideline coaching directed at players

Sideline Behaviour Guidelines

Spectators must:

- Remain in designated spectator areas.
- Avoid interfering with coaches or players during matches.
- Follow venue and league regulations.

Respect for Umpires

Umpires are essential to the game and deserve respect.

Spectators must not:

- Abuse or criticise umpires.
- Approach umpires during or after games in an aggressive manner.

Breaches of the Spectator Policy

Breaches may result in:

- Warning from club officials
- Removal from the venue
- Club disciplinary action
- Reporting to the league if required

Club Commitment

The Warrack Eagles Football Netball Club is committed to providing:

- Safe sporting environments
- Positive participation experiences
- Respectful and inclusive club culture

All players, parents, coaches and spectators share responsibility for maintaining these standards.

PLAYER CODE OF CONDUCT

The Warrack Eagles Football Netball Club is committed to providing a safe, inclusive and enjoyable environment for all participants.

This Code of Conduct is consistent with the principles promoted by the Australian Football League and Netball Victoria.

All players must demonstrate the following core values that underpin fair play and good sportsmanship:

- Integrity
- Respect
- Responsibility
- Fairness
- Safety

Player Responsibilities

As a Warrack Eagles player you must:

Respect & Sportsmanship

- Respect the rights, dignity and worth of teammates, opponents, coaches, umpires, officials and spectators.
- Accept umpire decisions without argument or abuse.
- Approach umpires only through the appropriate channels (usually through the coach or captain).
- Display good sportsmanship at all times.

Behaviour & Conduct

- Conduct yourself responsibly regarding language, behaviour, and attitude.
- Refrain from bullying, harassment, discrimination or any behaviour that may harm others.
- Avoid conduct that could be considered sexual harassment or inappropriate behaviour.
- Be punctual and prepared for training sessions and matches.

Commitment & Team Culture

- Be honest with coaches about illness, injury or your ability to participate.
- Work hard at training and support your teammates.
- Cooperate with coaches and team officials in preparation for matches and training.
- Represent the club positively both on and off the field or court.

Safety & Welfare

- Follow all club and league safety policies including concussion and injury management protocols.
- Participate in a safe manner and follow instructions from coaches and trainers.
- Do not engage in behaviour that may compromise your health or sporting performance (including alcohol, tobacco or drug use).

Equipment & Facilities

- Care for club equipment, facilities and uniforms.
- Use equipment responsibly and report any damage or safety concerns.

Social Media & Online Behaviour

- Use social media responsibly.
- Do not post, share or send messages that bully, harass, intimidate or embarrass other players, officials or members of the club.
- Represent the Warrack Eagles Football Netball Club positively online.

Respect Volunteers

- Respect and acknowledge the efforts of volunteers who make participation possible including coaches, trainers, umpires, scorers and committee members.

Communication & Issue Resolution

The Warrack Eagles Football Netball Club encourages respectful and constructive communication.

Players and parents/guardians should follow the appropriate communication process if concerns arise.

First Point of Contact

The Coach should always be the first point of communication.

Appropriate Times for Discussion

Concerns must not be raised:

- During training
- During a game
- Immediately after a game

Acceptable Times for Discussion

- **At least 48 hours after a game,** or
- At an agreed time that suits both parties.

If an issue cannot be resolved with the coach, a meeting may be arranged with:

- The Coach
- Netball Director or Football Director
- Player
- Parent/Guardian (if under 18 years of age)

Breaches of the Code of Conduct

Breaches of this Code of Conduct may result in disciplinary action in accordance with club policies.

Possible outcomes may include:

- Verbal warning
- Formal warning
- Temporary suspension from training or games
- Further disciplinary action determined by the Club Committee

MOUTHGUARDS

Preventing dental injuries in sport Dental injuries can be painful, disfiguring, expensive to treat and often require long-term management. Injuries can include cuts to the lips, gums, cheeks, tongue and face; chipped or broken teeth; knocked out teeth; and in severe cases a broken jaw. Such injuries may result in the need to take time off work or school to recover, lengthy treatment and long-term physical and monetary costs. How many injuries?

- Injury surveillance data shows that at least 2000 dental injuries were treated in Victorian hospital emergency departments between 2002 and 2004.
- Dental injuries predominantly occur in people aged under 25 years of age (71%). When do dental injuries occur?
- Approximately 44% of these injuries occurred during active recreation/leisure activities such as cycling, skateboarding and riding a scooter.
- Between 5% and 14% were sustained during organised sports, including football, basketball, netball, cricket, hockey and soccer.
- People with protrusive front teeth, inadequate lip coverage over their teeth or have orthodontic treatment are often at greater risk of dental injury.

The importance of wearing a mouthguard

Wearing an appropriately designed and made mouthguard while participating in sport will protect against dental injuries. Players of all ages involved in sports and activities where they are at risk of an injury to the face should protect their teeth with a properly fitted mouthguard. This includes sports where there is a risk of collision, falling and/or contact from other players or equipment such as balls, bats, sticks or racquets. Mouthguards should be worn at all times during training and games.

- Players undergoing orthodontic treatment can have a custom-fitted mouthguard made by their dentist to fit comfortably and accurately over their braces.
- The cost of an injury to the teeth or jaws far exceeds the cost of any type of mouthguard.



Important insurance information for affiliated NRPP players

As the official Risk Partner for AFL and AFLW, Marsh has developed personal injury cover solutions to help protect players participating in affiliated leagues. Designed to help offer you peace of mind, there are three very important points you should be aware of.

Personal injury cover can contribute to non-Medicare medical expenses

'Non-Medicare' means medical costs that can't be claimed through Medicare.

Items include physio, chiro, dental, ambulance transport and private hospital accommodation.

Personal injury cover is not private health insurance

It is law that Medicare items can't be claimed on personal injury cover. These items can be claimed on private health insurance and include services such as doctor's and surgeon's fees.

Personal injury cover is not life insurance

Personal injury cover is a policy for injuries occurring due to an accident. It is not a sickness or illness policy.

BENEFITS

The 'Platinum' level of personal injury cover is applicable to registered players of the NRPP. This includes:

- ✓ 90% reimbursement of non-Medicare expenses
- ✓ 95% for first 5 attendances, 90% for the next 5 attendances and then 80% for each attendance thereafter for physiotherapy/exercise physiology*
- ✓ \$7,500 maximum per claim
- ✓ \$50 excess
- ✓ \$250,000 maximum capital benefits
- ✓ \$1,000,000 maximum quadriplegia/paraplegia
- ✓ Loss of non-footballing income cover optional

**Please note, limitations on physiotherapy/exercise physiology allow for a maximum limit of \$2,500 per claim with a \$150 per session limit together with a 24-hour waiting period for eligible claims.*

Other insurance cover

It is strongly recommended that all players investigate their personal insurance needs, such as:

- Private health insurance
- Life insurance
- Loss of income (particularly for self-employed players)
- Ambulance subscription

Want to know more?

Information including how to claim, how to upgrade cover and details for further enquires can be found at au.marsh.com/sport/afl



Learn more about how Marsh has been part of the game plan for AFL since 2004, working as the official risk partner and national insurance broker to help protect and empower the AFL community around Australia by visiting marsh.com/au/about-marsh/partnerships/afl

The Discretionary Trust Arrangement is not an insurance product, because one element of the Arrangement involves the Trustee's absolute discretion whether or not to pay a Claim and how much to pay. The Discretionary Trust Arrangement is a Managed Investment Scheme made up of two parts: The Scheme Cover and The Insurance Cover. The Discretionary Trust Arrangement was established to help manage the Members' risk of personal injury. For more information please read the Australian Football National Risk Protection Program Discretionary Trust Arrangement Product Disclosure Statement.

The Asset Protect and Personal Injury covers are each provided through a Discretionary Trust Arrangement. Each Discretionary Trust Arrangement is issued by the Trustee, JLT Group Services Pty Ltd (ABN 26 004 485 214, AFSL 417964) ("JGS"). Any advice or dealing in relation to the Discretionary Trust Arrangement is provided by JLT Risk Solutions Pty Ltd (ABN 69 009 098 864, AFSL 226 827) ("JLT"). The cover provided by the Discretionary Trust Arrangements is subject to the Trustee's discretion and/or the relevant policy terms, conditions and exclusions.

Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238369) ("Marsh") arranges and provides any advice in relation to general insurance products (i.e. not the Discretionary Trust Arrangement) and is not the insurer.

Marsh, JGS and JLT are part of the Marsh McLennan group of companies and remunerated for the services they provide including though commission from insurers and/or fees charged to product holders. Ask us for more details before we provide you with any services (you can contact us on +61 2 8864 8888).

This brochure contains general information and does not take into account your individual objectives, financial situation or needs. You should consider these and the product terms before making a decision about a product. For full details of the terms, conditions and limitations of the covers, refer to the specific policy wordings and/or Product Disclosure Statements. These are available on request from Marsh (in respect to general insurance policies) and JLT (in respect to the Discretionary Trust Arrangements). LCPA 25/046. S25-476051-AU

WHAT THE STANDARD AFL/MARSH FOOTBALL INSURANCE DOES NOT COVER?

This cover helps with treatment costs and serious injuries, but they do not replace your income if you cannot work.

WHAT IS NOT AUTOMATICALLY COVERED

The standard player insurance does NOT cover:

- Loss of wages if you cannot work
- Business income for self-employed players
- Ongoing income replacement during recovery

For many players – especially farmers, tradies, and self-employed workers – this can have a significant financial impact if an injury keeps you off work.

OPTIONAL LOSS OF INCOME COVER

Players may be able to purchase optional Loss of Income insurance through the Marsh program.

This type of cover may provide:

- A percentage of your weekly income if injured playing football
- Weekly payments while you are unable to work
- Protection for up to a specified period (depending on policy)

This cover is optional and must be arranged separately.

WHAT PLAYERS SHOULD CONSIDER

Before the season starts, players should consider whether they have adequate protection in place.

You may wish to review:

- Personal Income Protection insurance
- The optional Marsh Loss of Income cover
- Your private health insurance
- Your workplace sick leave entitlements

THE BOTTOM LINE

- Football injuries can happen to anyone.
- Make sure you understand what the AFL insurance does – and does not – cover before the season begins.
- Protect yourself, your income, and your family.
- If you have questions about player insurance, speak with your club or visit the AFL insurance information provided through Marsh.

NETBALL INSURANCE (AS PART OF MEMBERSHIP)

Who are the Insured Persons?

The policy is owned by Netball Australia, and provides cover for all registered members (including, for example, netball players), as well as all non-participating officials (including, for example, coaches, managers, umpires, committee members).

Operation of Cover

Cover under the policy is available if an insured person suffers an injury whilst participating in an official netball game or other activity sanctioned by Netball Australia during the applicable policy period. Examples of such activities include official training sessions or camps, netball trials or practice games, administrative or organised social activities (such as volunteering in the canteen or fundraising), as well as travel to and from these activities.

Commonly Claimed Benefits

The most commonly claimed benefits under Netball Australia's Personal Accident policy are for Weekly Injury Benefits when the injury impacts your ability to work and reimbursement of Non-Medicare Medical Expenses (being those amounts you cannot claim from Medicare and excluding the Medicare Gap). This includes Non-Medicare Medical Expenses incurred as a result of Fractured Bones. Further information about these commonly claimed benefits are listed below.

Weekly Injury Benefit

If, as a result of the injury, you are unable to work or your ability to perform your usual occupation is impacted, a Weekly Injury Benefit may apply. This benefit is only available to insured persons who were engaged in full-time or part-time permanent employment for a minimum of 40 hours over the 8-week period immediately prior to injury.

Under the Weekly Injury Benefit, an insured person is entitled to 85% reimbursement of Income (as defined in the policy), up to a maximum of \$250 per week for members and \$700 per week for non-participating officials. This benefit is subject to a 14-day excess and 52-week benefit period, and differs for Netball WA (whereby insured persons are entitled to a maximum of \$350 per week for members and \$700 per week for non-participating officials).

Non-Medicare Medical Expenses

Subject to its terms and conditions, the Netball Australia Insurance Program provides 75% reimbursement of Non-Medicare Medical Expenses (up to \$2,500 per injury for members and \$5,000 per injury for non-participating officials) and 100% reimbursement of ambulance expenses (up to \$2,500 for members and \$5,000 for non-participating officials). Please note a \$75 excess will apply in respect of this benefit if you do not have private health insurance. Nil excess will apply if you have claimed any portion of the cost through your private health insurer.

The Health Insurance Act 1973 (Cth) does not permit Netball Australia's insurer to contribute to any charges covered, or partially covered by Medicare. Sometimes, your Doctor, specialist or surgeon may charge more than the Medicare rebate for services. This may leave you with out of pocket expenses which are commonly referred to as the "Medicare Gap". Please note the Medicare Gap is not covered by Netball Australia's Personal Accident Insurance Program.

For illustrative purposes only, the types of items claimable under the Non-Medicare Medical Expenses benefit of the policy, as opposed to under Medicare, are listed below.

Common Examples of Non-Medicare Medical Expenses

- Ambulance
- Private hospital accommodation
- Dental
- Physiotherapy
- Chiropractor
- MRI Scans*

Common Examples of items covered by Medicare (not claimable under the policy)

- Doctor/General Practitioner (GP) fees
- Public hospital admission & accommodation
- Surgical fees charged by the Surgeon (and, if applicable the Surgeon's Assistant)
- X-rays
- Anesthetist fees
- MRI Scans*

*MRI scans are typically covered by Medicare, however, please check with your treating Doctor as in some cases, the provider may not be registered with Medicare.

AMBULANCE COVER - VICTORIA

Why You NEED an Ambulance Subscription - VICTORIA
(Especially if you play country footy)

Here's why having an ambulance subscription matters.

Ambulances AREN'T free in Victoria

If you don't have cover, an ambulance ride can cost thousands.

Typical costs without a subscription:

- Emergency call-out: \$1,300+
- Longer country transport: \$2,000-\$5,000+ (Anzac Park to Warracknabeal Hospital \$1700, Nhill Football Oval to Horsham Hospital \$2500)
- Hospital transfers: even more

Country footy = bigger risk

Playing in the country usually means:

- Longer trips to hospital
- More ambulance transport
- More chance of hospital transfers

What a subscription actually covers - \$54.97 Single, \$109.93 Family

An Ambulance Victoria subscription covers you for:

- Emergency ambulance call-outs
- Transport to hospital
- Transfers between hospitals
- Treatment from paramedics

And it's 24/7 – not just footy-related.

Having a subscription means:

- No hesitation to call an ambulance
- No stress about the cost
- Safer decisions for trainers & coaches
- Protection for you, your family, and your club

AMBULANCE COVER - SOUTH AUSTRALIA

If you live in South Australia but play football in Victoria, your ambulance cover does NOT automatically follow you interstate.

The short answer:

You are only covered in Victoria if your SA ambulance cover includes Australia-wide cover, or if your private health insurance includes interstate ambulance cover.

How it works:

South Australian residents are normally covered through the SA Ambulance Service. However, standard SA Ambulance Cover only applies within South Australia. If you are injured in Victoria and need an ambulance, Ambulance Victoria will respond – and they will invoice you unless you have Australia-wide cover.

You ARE covered if:

- You have SA Ambulance Cover Plus (Australia-wide)
- OR your private health insurance specifically includes interstate ambulance cover

You are NOT covered if:

- You only have standard SA Ambulance Cover
- AND you do not have private health insurance with interstate ambulance cover

In this situation, Ambulance Victoria will bill you directly – often thousands of dollars.

Simple rule to remember:

If you cross the border to play footy, your ambulance cover must cross the border too.

- What SA players should do now
- Check if your ambulance cover is Australia-wide
- Upgrade to SA Ambulance Cover Plus if needed
- Or confirm your private health insurance includes interstate ambulance cover
- Do not assume club registration or insurance covers ambulance costs

WARRACK EAGLES CLUB SONG

THERE'S A LITTLE TOWN OUT IN THE SCRUB,
PRIDE AND JOY IS ITS FOOTBALL CLUB.

WE'RE ROUGH AND TOUGH AND
WE'RE READY TO GO,
WE MOVE AS SMOOTH AS THE RIVER FLOWS.

EVERYWHERE WE GO,
PEOPLE WANT TO KNOW,

WHO WE ARE,
AND WHERE WE COME FROM,
SHALL WE TELL 'EM,

WE ARE THE "EAGLES"
MIGHTY "WARRACK EAGLES"

I DON'T KNOW BUT I'VE BEEN TOLD,
EAGLES WINGS ARE MADE OF GOLD,
I DON'T KNOW BUT IT'S BEEN SAID
THE OTHER TEAMS BOOTS ARE MADE OF LEAD

SO HERE'S THREE CHEERS FOR THE
'WARRACK EAGLES',

HIP HIP, HOORAY!

HIP HIP, HOORAY!

HIP HIP, HOORAY!

