



## **MELTON PHOENIX FOOTBALL CLUB**

### **ACCIDENT INSURANCE POLICY**

Melton Phoenix FC carries only basic player's insurance (provided through registration with FV & FFA) and it is the player/guardian's responsibility to arrange additional insurance cover. The Club therefore recommends that every player takes out their own private health insurance and unquestionably ambulance cover <https://www.ambulance.vic.gov.au/>. Melton Phoenix FC will not be liable for any cost not covered by the FFA insurance that shall be the responsibility of the player or guardian.

In the case of serious injury or a medical emergency where a parent or guardian is not present a club member will take whatever steps that may be necessary to obtain emergency medical care. These steps will include, but are not limited to the following: attempt to contact a parent/guardian, attempt to contact parent/guardian through any of the persons listed on the child's registration, if we cannot contact you, we will do any or all the following: Call an ambulance, have the child taken to the hospital with a club member. In this instance the parent/guardian will meet all medical expenses for urgent medical attention which is required and is not covered by the insurance policy held by the Club.

Members acknowledge that the insurance policy held by the Club with respect to medical and like expenses incurred as a result of injuries suffered during training and/or competition may not cover all the medical and like expenses and that any shortfall in the cost of obtaining urgent and/or continuing medical treatment shall be borne by them.

Although players are covered by FFA, Personal Accident Insurance whilst playing or training, as per the terms & conditions of membership, ("Melton Phoenix FC") including any of its officers

and/or members shall not be held responsible for any accident, illness or injury sustained by registered players while playing at, or attending any function with, The Club.

Please read the information on Football Victoria website carefully to ensure you are following the correct claim process. Any injury reports must be submitted to the club online so that we are aware of any injury requiring a claim.

As per FFA regulations, the Club provides stretchers, first aid kits and ice packs that can be found in the canteen. All Team Managers carry a first aid kit that must be on the ground for all junior games.