



PENNANT HILLS *Demons*

THE PENNANT HILLS AUSTRALIAN FOOTBALL CLUB

INJURY POLICY

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BACKGROUND

1. Player Injury reporting and management is an important issue for all sporting clubs. This policy has been developed to ensure the Pennant Hills Senior AFL Club has an injury reporting and management process that is transparent and understood by all physios, coaches, and players.
2. The policy aims have been approved by the Club Committee and formalises processes that have been developed over time to ensure all players who have any type of injury that it is reported, recorded, and managed by the club physio team to ensure the player receives a signed off approval to return to play.

INJURY REPORTING & MANAGEMENT – PLAYER ROLE AND RESPONSIBILITY

1. The responsibility to report an injury that may occur at training or in games to the club physiotherapist rostered to that training session or game is on the player no matter how small or major the injury maybe.
2. The physiotherapist will record the injury and details surrounding it into the club's injury Management system after the injury has been assessed.
3. The player will be followed up within 24 hours of the injury occurring by mobile phone call or text message from the physiotherapist.



CLUB HEAD PHYSIOTHERAPIST – AUTHORITY, ROLE, AND RESPONSIBILITY

3. The Club Head Physiotherapist reports directly to the Director Football Operations as a member of the Club Committee.

INJURY MANAGEMENT – PLAYER

1. The physiotherapist will advise the player if the injury requires further treatment by Carlingford Active Health (CAH). Should the player receive treatment from their own physiotherapist they must ensure clear written communication is provided to CAH so that the club injury register is updated, and the Head physio is updated on any changes to the status of the injured player and their rehabilitation program. Failure to do this will result in increased recovery time and possible delay of return to play approval.

INJURY MANAGEMENT – CLUB PHYSIO – RETURN TO TRAINING

1. All players regardless of where they have received treatment **MUST** have clearance to return to TRAINING by CAH Head Physiotherapist and Plinth 2 Performance (P2P) S&C. Failure to do this will result in increased recovery time and possible delay of return to play approval.

INJURY MANAGEMENT – CLUB PHYSIO – RETURN TO PLAY

1. All players regardless of where they have received treatment **MUST** have clearance to return to PLAY by CAH Head Physiotherapist and or P2P S&C. Failure to do this will result in increased recovery time and possible delay of return to play approval.

INJURY CLAIMS – PLAYER ROLE AND RESPONSIBILITY

1. All injuries are recorded in the clubs Injury Management system and no claims will be accepted for any subsequent claims on Marsh Insurance or PHAFC Medical Fund if they are not recorded.

INJURY CLAIMS – MARSH INSURANCE AND CLUB MEDICAL FUND

1. Any claim on Marsh Insurance will be initiated by the player by obtaining the Marsh claim form from CAH. The player is responsible for completing the form with all the relevant details pertaining to how the injury occurred, date, time, training or playing, venue, opposition etc as detailed on the form. The precise details of the injury will be listed on the claim form and signed off by CAH. The club Administration Manager must complete the club details on the form and sign that section. The player is responsible for submitting the claim form to Marsh with all the relevant documentation required e.g., Physiotherapist invoices, Private Health Fund claim details etc. It is advisable to submit a summary of the out-of-pocket expenses.

MARSH INSURANCE CLAIM FORM

- https://sport.marshadvantage.com.au/afl/documents/AFL_Personal_Accident_Claim_Form.pdf?202011232004

2. The player can also submit a claim to the PHAFC Player Medical Fund for any out-of-pocket expenses that exceed \$ 500.00. Appendix A provided details of the Medical Fund Rules and the claim form.

Pennant Hills AFC Inc. Selection Policy		Approval Date:	Mar 23
		Review Date:	
		Version No:	1
President:	Sign:	Name: Todd Williams	
V President:	Sign:	Name: Ian Parker	



Appendix A - PLAYER MEDICAL FUND - Medical Fund Rules - 1st January 2023

The Pennant Hills Australian Football Club Inc. (“the club”) has had an established medical fund (“the fund”) to assist registered players (“members”) of the fund in meeting medical costs arising from injuries whilst playing football for the club.

Financial assistance will only be available to players who are members of the fund prior to suffering the injury. To be eligible for assistance, the injury must be incurred whilst playing football for the club in a registered competition, practice match or training session organized by the club.

It is highly recommended that members of the fund be a member of a registered health fund with insurance that covers hospital and medical costs.

Contributions to the Fund.

Contributions to the fund are to be made as follows.

1. The member must be a registered player of the club.
2. The member must be a financial with the club for the relevant season by having paid their registration fee.
3. The current amount of the contribution by the member to the fund being part of their player registration fee is \$ 25.00

Claiming from the Fund

All claims by the members of the fund must be lodged using the following guidelines.

1. Members must adhere with club policy by ensuring any injury is initially registered with the club physio who maintains the club injury register. The member must have obtained clearance from the club physio prior to returning to play. Where necessary the member can be treated by their own physio on the clear understanding that all treatments are formally advised to the club physio.
2. Members making any claims on the fund must have previously incurred medical costs associated with the injury. Members must have previously claimed all amounts in relation to costs incurred from Medicare, their private health fund, and Marsh Insurance prior to making a claim on the fund.
3. Members must supply all relevant documentation to the Fund Administrator to evidence their claim and subsequent rebates from Medicare and their private health fund on the attached schedule.
4. The club will assess each claim once all the claims from the relevant season are received from members of the fund who intend to make a claim.
5. All claims must be made by members prior to the 30th of September of the year in which the injury relates, where expenses are incurred after this time, the Committee will retain the discretion to accept or reject such claims, and
6. The club will not make payment prior to receiving all claims unless agreed by the Committee.

Payments from the Fund

The fund will generally make payments to members where the member has incurred “out of pocket” expenses more than \$ 500.00 as follows.

1. The total of all claims made by members in the relevant season must not exceed a dollar amounts that reduces the total funds in reserve of the fund to less than \$ 2,000.00.
2. Members will receive a payment of 50% of their “out of pocket” expenses as submitted in a claim up to a maximum of \$ 2,000.00.



3. The Administrator can approve an “ex gratia” payment for amounts of less than \$ 100.00 where it is considered appropriate should circumstances be such that the payment doesn’t create a precedent.
4. Where the fund is not able to meet the payment obligations due to (1) above, the members making claims on the fund will be paid on a proportionate basis of the total available for payment to claiming members.

Example

The fund has reserves of \$ 7,000.00 available for payment of claims from members. To ensure that the dollar value in the fund remains above \$ 2,000.00, the maximum amount available for payment to the members is therefore \$ 5,000.00. The following claims are made in the relevant year:

- Member 1 – out of pocket expenses - \$ 3,500.00
- Member 2 – out of pocket expenses - \$ 2,000.00
- Member 3 – out of pocket expenses - \$ 1,500.00
- Member 4 – out of pocket expenses - \$ 1,000.00
- Member 5 – out of pocket expenses - \$ 500.00

The following applies

	Out of pocket expense \$	Maximum payment from Fund (50%)	Percentage of total claim (%)	Payment from Fund \$
Member 1	3,500	1,750	50.0	1,750
Member 2	2,000	1,000	50.0	1,000
Member 3	1,500	750	50.0	750
Member 4	1,000	500	50.0	500
Member 5	500	250	50.0	250
Total	\$ 8,500	\$ 4,250	50.0	\$ 4,250

Defined Terms

Member of the Fund - A player who is.

- a. a registered player of the club.
- b. a financial member of the club and
- c. has paid the applicable registration fee for the relevant season

Financial Member of the Club - A player who is a registered player of the club who.

- a. has paid the annual membership/registration fee as determined by the Committee or
- b. has paid the annual membership/registration fee as a life member player of the club

Committee- The representatives elected at the Annual General Meeting of the club.

Relevant Season - The season in which membership or injury relates to.

Out of Pocket Expenses - Means the difference between the fees charged by health professionals for treatment of the relevant injury and the amount the member has received back from both Medicare, their private health fund along with any amount received from their claim submitted to Marsh Insurance. **Note** - This does not include amounts for loss of income from all work related activities.

DEMONS RETURN TO PLAY

For a safe and successful return to sport

1

INJURY OR INCIDENT

REPORT INJURY FROM TRAINING OR GAME TO PHYSIO NO MATTER HOW BIG OR SMALL

2

INJURY DOCUMENTED

INJURY AND DETAILS SURROUNDING INJURY ARE INPUT INTO CLUB INJURY MANAGEMENT SYSTEM

3

INJURY FOLLOW UP

PLAYER IS FOLLOWED UP WITHIN 24 HOURS OF INJURY OCCURRING BY PHONE OR TEXT BY PHYSIO

4

TREATMENT OF INJURY

IF REQUIRED, PLAYER SEEKS TREATMENT AT CARLINGFORD ACTIVE HEALTH, P2P OR PHYSIOTHERAPIST AS RECOMMENDED BY CAH

Communication between physiotherapist/ S & C outside of CAH/P2P is the responsibility of the player:

- *Player must ensure Head Physiotherapist and S & C are updated of any changes to rehabilitation plan*
- *Failure to do this will result in increased recovery time*

5

RETURN TO TRAINING

ALL PLAYERS, REGARDLESS OF WHERE TREATMENT HAS BEEN SOUGHT, **MUST** HAVE CLEARANCE TO RETURN TO TRAINING BY CAH PHYSIOTHERAPIST AND P2P S & C

Failure to do this will result in increased recovery time

5

RETURN TO PLAY

ALL PLAYERS, REGARDLESS OF WHERE TREATMENT HAS BEEN SOUGHT, **MUST** HAVE CLEARANCE TO RETURN TO PLAYING BY CAH PHYSIOTHERAPIST AND P2P S & C

Failure to do this will result in increased recovery time

POST CONCUSSION PROTOCOL

For a safe return to sport

1

REST (DAYS 1-2)

COMPLETE PHYSICAL & COGNITIVE REST for **24-48 HOURS**

2

RECOVERY (DAYS 2-4)

2 DAYS OF ACTIVITIES THAT DO NOT PROVOKE SYMPTOMS

Requirement for progression:

- NO symptoms for 1 day AND successfully returned to work/school
- **MUST have Medical clearance (Physio/GP) to confirm absence of concussion symptoms for 1 day to progress**

3

GRADED LOADING (DAYS 5 - 8)(INDIVIDUAL)

LIGHT/MODERATE AEROBIC EXERCISE

- walking, jogging, cycling @ low to medium pace

RECOVERY DAY

SPORTS-SPECIFIC EXERCISE

- Increased intensity (running) & duration
- Sports-specific skills ie goal kicking, handballs
- Commence light resistance training

RECOVERY DAY

Requirement for progression:

- Remain completely free of any concussion related symptoms
- **MUST have Medical clearance (Physio/GP) to confirm absence of concussion symptoms**

4

GRADED LOADING (DAYS 9 - 12) (TEAM)

LIMITED CONTACT TRAINING

- return to full team training - non contact - expect drills with incidental contact

RECOVERY DAY

Clearance by doctor BEFORE full contact training

FULL CONTACT TRAINING

- Full team training

RECOVERY DAY

Requirement for progression:

- Remain completely free of any concussion related symptoms
- Player confident to return to full contact training then to participate in a match

5

RETURN TO PLAY

MINIMUM 13 DAYS SINCE CONCUSSION