



PENNANT HILLS *Demons*

THE PENNANT HILLS AUSTRALIAN FOOTBALL CLUB

INJURY POLICY

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BACKGROUND

1.1. 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.

1.2. 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.

1.3 The intent it to elongate the career of players by minimising potential recurrent injuries and ensuring they are

INJURY REPORTING & MANAGEMENT – PLAYER ROLE AND RESPONSIBILITY

2.1 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.

2.2 The physiotherapist will record the injury and details surrounding it into the club's injury Management system after the injury has been assessed.

2.3 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

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

INJURY MANAGEMENT – PLAYER

4.1 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

5.1 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

6.1 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

7.1 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

8.1 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://au.marsh.com/sport/make-a-claim.html>

8.2 The player can also submit a claim to the PHAFC Player Medical Fund for any out-of-pocket expenses that exceed \$ 200.00. [Appendix A](#) provided details of the Medical Fund Rules and the claim form.

Pennant Hills AFC Inc. Selection Policy		Approval Date:	Mar 24
		Review Date:	
		Version No:	1
President:	Sign:	Name: Todd Williams	
V President:	Sign:	Name: Ian Parker	



Appendix A - PLAYER MEDICAL FUND RULES - 2024

Pennant Hills Australian Football Club Inc. - Medical Fund Rules

The Pennant Hills Australian Football Club Inc. ("the club") has had an established medical fund ("the fund") for some time 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.

The Administrator of the Medical Fund will be responsible for signing all Marsh Insurance Claims submitted by PHAFC players that have been authorized and signed by the Club Head Physio. This will ensure the Administrator is aware of any potential future claims on the Medical Fund.

Contributions to the Fund.

Contributions to the fund are to be made as follows.

1. The member is a registered player of the club.
2. The member is 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 potential claims should be advised by members, if possible, prior to the 30th September of the season in which the injury is received.



Payments from the Fund

The fund will generally make payments to members where the member has incurred “out of pocket” expenses of more than \$ 200.00 as follows.

1. The total of all claims submitted 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 \$ 5,000.00.
2. Members will receive a payment for their “out of pocket’ expenses as submitted in a claim up to a maximum of \$ 2,000.00 per player.
3. 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 \$ 15,000.00 available for payment of claims from members. To ensure that the dollar value in the fund remains above \$ 5,000.00, the maximum amount available for payment to the members is therefore \$ 10,000.00. 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
Member 1	3,500	2,000
Member 2	2,000	2,000
Member 3	1,500	1,500
Member 4	1,000	1,000
Member 5	500	500
Total	\$ 8,500	\$ 7,000



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.



Pennant Hills Australian Football Club Inc. - Medical Fund Claim Form

Claimant Name;Date of Birth;.....

Address;Post Code;

Mobile phone; Email;

Private Health Insurance Fund details;

Injury Details:

Date; Time: Training or Match; Venue;

If Match – Team;Opponent;

Injury notified to Physio; Yes / No Name of Physio;

Full details of Injury and how it occurred;

Please list all Medical costs incurred, amount received from Medicare, Private Health and Marsh Insurance in relation to this claim.

The attached schedule can be used for this purpose with the Nett out of pocket expense detailed.

I hereby declare the above details to be truthful and an Accurate description of the injury and the circumstances in which it occurred. The attached summary provides all expenses incurred and all reimbursement received.

Signed: Date;

Claimant Summary

Name; Date:

Table with 8 columns: Date, Provider, Amount Paid, Medicare Paid, Health Fund Paid, Balance Paid, Marsh Claim Refund, Out of Pocket. Includes a 'Marsh Excess' row.



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



Appendix C - AFL Sydney Concussion Policy - 2024



CONCUSSION

- Each stage should be at least 24hrs & symptoms return to baseline prior to commencing the next stage
- No contact or high risk activities for at least 14days
- Persistent symptoms or deterioration of symptoms at any stage - refer to healthcare provider for review

