

YJFL & BJS (HJFC Insurance Policy)

The Yarra Junior Football League in conjunction with [BJS Insurance Brokers Pty Ltd](#), the league's insurance broker and risk adviser, has arranged insurance coverage for all their affiliated member clubs, officials, coaches, umpires, voluntary workers and players. This insurance portal has been provided by BJS for the [Yarra Junior Football League](#) and its members to deliver an online tool to access important information about the insurance program.

We ask club officials to take the time to read the following information and encourage all club members to do the same. It is most important all are aware of the coverage provided and the procedure to follow in the event of a claim prior to an incident arising. Failure to be aware of the extent of coverage and procedures to follow often leads to unnecessary delays and, in some cases, disappointment.

The level of cover and the competitive costs have been achieved to benefit all clubs, coaches and individual members who are part or looking to be part of this Program and therefore, it is extremely important that everyone supports this initiative.

The program provides competitively broad protection across the following areas:

- [Combined Liability including Professional Indemnity and Management Liability](#)
- [Accident Support Program](#) for [Capital Benefits](#), [Non Medicare Medical Expenses](#)

With regard to the Personal Accident coverage, the schedule of benefits should be considered as basic and entry level. The [Yarra Junior Football League](#) encourages all players and others covered by this policy to take out private health insurance. Additional cover for weekly benefits is also available on a team basis. This may be arranged by contacting [BJS Insurance Brokers Pty Ltd](#) – on 03-9860 4200 or yjfl@bjsib.com.au

A further benefit of the Program is the easy access to insurance coverage details via this web site as well as access to the documentation mentioned above, including information on [How to Make a Claim](#)

CERTIFICATE OF CURRENCY (HJFC Policy Number: PMEL99/0073204)

You may automatically obtain a [Public & Products Liability Certificate of Currency](#) which is often required by your local council to prove that your Association or Club has liability insurance in place. Should a special request for a Certificate of Currency noting a local School or other training/playing venue for their particular interest then please contact [BJS Insurance Brokers Pty Ltd](#) on 03-9860 4200 or email yjfl@bjsib.com.au

How to make a Claim

Step 1

All claims must be notified to Sportscover within 30 days of the accident, injury or damage occurring. Please notify Sportscover in the following ways:

- Log onto <https://au.sportscover.com/claimrequest/pa> and complete the Claim Form Request. This will enable Sportscover to record your intention to claim and allow their office to issue you with all the appropriate claim documents you require to submit your claim or;
- [Download a claim form](#) and forward completed form to Sportscover via fax, post or email.

Sportscover Details:

Postal: Locked Bag 6003,

Wheelers Hill, Vic, 3150

Email: claims@sportscover.com

Phone: 1300 134 956

Fax: 03 8562 9111

Step 2

Once you have completed all sections of the claim form and have returned the completed claim form to Sportscover you will then receive your Claim Number and Internet Access PIN via Post or Email.

Step 3

Once you have received your PIN from Sportscover you can monitor your claim progress by visiting the Sportscover website www.sportscover.com and hit the claims link or you can contact Sportscover direct on the Claims Hotline phone number – 1300 134 956.

Claim Difficulties

Should you be having any difficulties with your claim please do not hesitate to contact BJS Insurance Brokers Pty Ltd on 9860 4200 or yjfl@bjsib.com.au and we will be more than happy to assist in any way we can.

Frequently Asked Questions

All questions below can be answered here: <https://yjflinsurance.com.au/faqs/>

IMPORTANT To complete your registration to be part of the Yarra Junior Football League (YJFL) all players must register with the YJFL, to enable them to play in each season. The registration fee will be as advised by your club's administrator (We do stress that this payment is **not** part of individual club enrolment) which contributes to the operation of the League, as well as ensuring all players will be provided with personal accident insurance. Please visit <https://www.yarrajfl.org.au/> and click on the red "Player Registration Activation" Button to proceed.

Can I claim the MEDICARE gap through the YJFL Insurance Program?

Will the Insurer pay my bills upfront?

What are Ancillary medical procedures?

Are the fees for the Theatre covered under my Policy?

Is it possible to receive an extension past the 12 month period of my claim for Non-Medicare Medical expenses?

What benefits are covered with the policy that my Association has arranged for me?

Can I claim Non-Medicare medical benefits progressively similar to a private health fund?

If I hold private health insurance can I still claim?

When should I return the completed claim form?

What sections of the claim form require completion?

When I lodge my claim will I receive regular updates?