

Bankstown District Cricket Club

**Players’
and
Supporters’
Handbook
2018/19 Season**

Introduction

On behalf of the management committee I want to welcome all players; their families and friends to the Bankstown District Cricket Club (BDCC). It is with great excitement we approach the new season.

It is timely to update ourselves on the key features of our club's operation and this booklet has been developed to inform players and supporters about operational aspects of the club and expectations relevant to the spirit of cricket.



This booklet provides a one stop shop for key information enabling the season to run as smoothly as possible. The booklet sets out the minimum standards required from players in areas such as dress, attitude, attendance at practice, coaching and financial commitment. It provides a common reference point for general information including essential phone numbers, club awards, activities and operating procedures.

2018/19 Office Bearers

PRESIDENT

Scott Grant 0419 324939 Mobile

HONORARY SECRETARY

Martin Klumpp 9772 3718 H 0417 257 984 Mobile

ASSISTANT HONORARY SECRETARY

Brian Freedman 9533 1702 H 0408 487 092 Mobile

HONORARY TREASURER

Meegan Smith 0418 629 172 Mobile

PUBLICITY OFFICER

Michael Stephenson 9709 5769 H 0427 171 244 Mobile

WEBMASTER

David Clifton 9584 9940 H 0417 679169 Mobile

Delegates

Brian Freedman

NSWCA Delegate, SCA Committee of Management, SCA Delegate from BDCC,

Martin Klumpp

SCA Delegate from BDCC

Coaching and Selection Officials

Club Coach Gary Crowfoot 0412 245101 Mobile

Chairman of Selectors Dean Magee 0437 696 464 Mobile

Club Background

The Bankstown District Cricket Club (BDCC) was founded in 1950 to provide cricket facilities in the fast growing south western suburbs of Sydney.

The Club, in conjunction with the Bankstown District Cricket Association (BDCA) has excelled in its goal of providing players to the ranks of National and First Class cricket. Seven BDCC Club Members have represented Australia, three have played in an Australian X1, four have represented in Australia 'A' sides and 23 players have been chosen for New South Wales.

The names read like a who's who of Australian Cricket - Grahame Thomas; Len Pascoe; Steve Small; Mark Waugh, Jeff Thomson; Steven Smith; Stephen Waugh; Wayne Holdsworth, David Freedman, Scott Thompson, Kevin Roberts, Dean Waugh, Nathan Bracken, Corey Richards, Vaughan Williams And Aaron Bird.

No other district in Australia can boast having provided this quality of truly outstanding talent to First Class ranks and beyond. In addition to its representative players, the Club boasts an impressive tally of 15 Grade Premierships; three Club Championships, 13 A.W. Green Shield (Under 16 Years) Trophies and five Poidevin-Gray Shield (Under 21 years) Premierships.

The Club was the inaugural winner of the 'Premier Cricket Club of the Year' awarded by Cricket Australia in 2016/17.

The Club operates as a community service organisation. It provides opportunities for young players to progress into the first class and national cricket arena by:

- Developing players' skills and knowledge, instilling the right attitudes about the game and 'The Spirit of Cricket' and insisting on the highest possible standards of behaviour.

The Club has established short and long term goals, including:

- **Participation** - Increase the number of people attracted to playing cricket,
- **World Class Facilities** - Establish, in conjunction with Bankstown City Council, a Cricket venue that is capable of supporting First Class matches
- **Community Engagement** - Bring credit to the local Community by winning Premierships in the Sydney Cricket Competitions.
- **Pathways** - Continue supplying players to represent NSW and Australia.
- **Development** - Support the sharing of resources across all forms of cricket by supporting the local cricket association and the Bankstown Cricket Council.

Communications

The club maintains an extensive network of communications methods, including Facebook, TeamApp, and a comprehensive website. Any or all of these sites provide the most up to date information in respect to selections, training and game information and contact points.

Note: Any written communications to the club can be mailed to

The Secretary BDCC

67 Thomas Street, PICNIC POINT NSW 2213

Management Committee

The management committee is elected at the Annual General Meeting (AGM), held in July each year. The management committee according to the club's constitution has the responsibility of managing all aspects of the club on and off the field.

Please contact the President, Scott Grant on 0419 324 939 if you would like to discuss the direction of the club.

Cricket Operations Committee

The cricket committee meets during the off-season to plan and organise the club throughout the season.

Some of the areas of responsibility include:

- Attend and organise mid-week practices;
- Liaise with Captains, Chairman of Selectors and Roving selectors;
- Develop a mentor system to help develop young players;
- Establish a coaching structure within the club;
- Manage player retention or acquisition

Beyond coaching and selections, please contact the chairman of selectors Dean Magee, Gary Crowfoot or one of our members below:-

- Mark Grant, Linsey Roworth, Phil Kelly

Sporting injury ‘gap insurance’

Cricket NSW, in conjunction with Cricket Australia, maintains an insurance scheme to provide limited coverage for players, officials, volunteers and public liability. Because of its very nature as a national scheme, this coverage is not intended as a replacement for personal insurance and each player is encouraged to consider their own insurance needs in light of issues such as overall risk assessment, financial situation etc.

Details of the national scheme can be obtained from Brian Freedman or Marty Klumpp.

See Appendix 1 for further detail

Physiotherapy

Should you require physio support as a result of a grade cricket-related injury please notify your captain in the first instance. It may be possible for the Club to provide some financial assistance with treatment of cricket related injuries.

Playing Fees

Fees for the coming season are \$450 (incl. GST). AW Green Shield fees are \$100 and Green Shield players who are selected to play grade, \$250.

As part of the registration fee / package each player will receive:

- training and match day warm-up T-shirts;
- training and match day warm-up shorts;
- playing shirt with sponsor's logos;
- post-match dress shirt; and
- sports physio and injury ‘gap’ insurance support (see below for details / requirements) – *Note: support is limited*

Other Club clothing such as baseball or baggy style caps, floppy sun hats, jumpers, emblems etc are also available at cost price. Please see your captain for details.

Anyone having difficulty meeting their financial obligation should contact their captain or the cricket committee for a confidential conversation.

Club / Team Practice

Club practice is held at Bankstown Memorial Oval / Grahame Thomas Oval.

TRAINING TIMES

Club practice sessions are scheduled for every Wednesday & Thursday at Bankstown Memorial Oval and commence at: 3:30 pm Non-daylight Saving and then at 5pm during Daylight Saving.

WET WEATHER

Rain Hail or Shine training is on!

If wet weather / rain has affected turf wickets training will be held in the McKay Sports Centre (indoor centre).

DRESS

Club training outfit should be worn at all sessions.

SUPERVISION OF PRACTICE SESSIONS

Training will be supervised by the Club Coaching Team and Team Captains. Please sign your name in the training book when you arrive at training.

The Poidevin-Gray Shield and A.W Green Shield will have additional sessions as advised by their Team Manager

Poidevin-Gray Shield

Poidevin-Gray Shield is a competition for players who are aged less than 21 years of age at midnight on 30th September of the current season. The standard of play cannot be underestimated as the best young players in the State take part in some of the hardest fought games of the whole season.

Duties of the Poidevin-Gray Shield Coach include:

- To organise and run practice sessions

The Poidevin-Gray Shield Manager's duties will include:

- Informing players of selection, Organising drinks, afternoon teas;
- Scoring duties, Ensuring scores are entered via the internet to the SCA by 6.30 pm and that Match Reports are sent to SCA on the next working day.

Coach and Manager roles may be combined if the Management Committee sees fit to do so.

A.W. Green Shield

We are the current holders of the coveted A.W. Green Shield. It is the premier competition for players under 16 years of age as at midnight on 31 August immediately prior the season of competition. A schedule of practise and trial games has been established.

Club Awards and Trophies

BANKSTOWN DISTRICT SPORTS CLUB PLAYER OF THE YEAR AWARD

As part of our player development strategy the Club will again be offering a grand prize of an airfare to the UK for the winner of the Bankstown District Sports Club 'Player of the Year' Competition.

The winner is determined by the player who has the highest number of points at the conclusion of the home and away season.

Point Allocation Rules

For each round of the competition proper, points are awarded on a three, two, one basis; voted by the team, for performances considered most deserving.

A one point fielding award voted by the team is also made each round.

The following bonus points apply to each innings of a match:

Batting

225+ 8 points
200 – 224 7 points
175 – 199 6 points
150 – 174 5 points
125 – 149 4 points
100 - 124 3 points
75 -99 runs 2 points
50 -74 runs 1 point

Bowling

10 wickets 8 points
9 wickets 7 points
8 wickets 6 points
7 wickets 5 points
6 wickets 4 points
5 wickets 3 points
4 wickets 2 points
3 wickets 1 point

Wicket keeping

10 Dismissals 8 points
9 Dismissals 7 points
8 Dismissals 6 points
7 Dismissals 5 points
6 Dismissals 4 points
5 Dismissals 3 points
4 Dismissals 2 points
3 Dismissals 1 point

PLAYER'S PLAYER AWARD This award recognises a player who has made an outstanding contribution to the Club during the past year on and off the field. This award is voted by the players and the Committee of Management

SID AND MARY BODDY MEMORIAL AWARD

This award is a perpetual trophy honouring two of this Club's greatest servants. The intent of this award is to recognise an outstanding player, administrator or supporter who has contributed to the Club's performances or well-being over a number of years. The award is chosen by the Club President in consultation with the Committee of Management.

JACK SCULLY POIDEVIN GRAY SHIELD AWARD

Struck in 2001 to celebrate the contribution of Life Member Jack Scully, this award is for the 'most valuable player' in Poidevin-Gray Shield as determined by the PG Coach and Manager. .

ROY AMSON MEMORIAL AWARD

This award honours Roy's passing in 1991 and is aimed at a non-first grade player. Criteria includes dedication toward improving his own game, spending time coaching others and general assistance with Club activities. The award is made by the Committee of Management.

Grade Captains' Responsibilities

Each of the five grade captains is to ensure that:

- He personally attends practice;
- As many of his team as reasonably possible attends training sessions;
- Adheres to and influences positively the adoption of the BDCC and Sydney Cricket Association (SCA) Player Code of Conduct;
- He assist with his team's fielding activities on Wednesday and Thursday;
- Players are disciplined on match days regarding:
 - arrival at ground on time;
 - participation in pre-match warm up;
 - their behaviour on and off the field
- Ensures that scores are advised to Eris Dignam or Marty Klumpp as soon as possible after the finish of play so they can be entered into the internet based My Cricket system for publication in newspapers and on the SCA website.
- Match reports are sent to the SCA on the first working day after completion of a match
- He adheres to the selection policy guidelines:
 - players are picked on performance & commitment NOT reputation
 - scorebooks are to be taken to, and used at, all selection meetings
 - unavailability for any reason other than injury is to be taken into account
 - attendance at training is to be taken into account
 - every player dropped is to be spoken to by the captain of the team being left to outline the reasons for the decision ASAP but definitely before the Thursday training session
 - teams are to be announced no later than the Thursday training session
- He attends selection meetings well prepared (e.g. forethought, pen) as per schedule of meetings
- He liaises with the Coaching Staff to:
 - refer players experiencing lapses in form or technique;
 - co-ordinate team training needs; and
 - discuss overall organisation and the effectiveness of training and methods for improvement
- Records Bankstown Sports Club 'Player of the Year' points at the completion of each match and advises the Assistant Honorary Secretary (Brian Freedman) of the points so he can keep a running tally.

Players' Responsibilities

TRAINING

Training sessions are held at Bankstown Memorial Oval (main oval, or outer Graham Thomas oval or, McKay Sports Centre (indoor training).

Attendance at a minimum of one day each week is expected. If you are unable to attend please notify your team captain prior to the training session. Persistent non- attendance without an acceptable reason will result in non-selection in the same or a higher Grade (although the Selection Committee may relax this rule during non-daylight saving times if a player makes a formal approach) or if prior agreement has been reached with the selection panel for a player to play without training. Players are expected to train in club uniform.

UNAVAILABILITY

Any unavailability must be notified to your Team Captain or the Chairman of Selectors as soon as it is known.

PRE-MATCH

All Players must be in attendance at the game venue at least one hour before play is scheduled to commence.

AFTERNOON TEAS

Our Club has a long tradition of supplying high quality afternoon teas to opposition teams and supporters. Each player is expected to bring a 'plate' (eg. cake, biscuits, fruit etc.) for every home match. It also helps if you can encourage your mother, father, wife or girlfriend, brother, to help organise afternoon teas.

POST MATCH

All players are encouraged to return to the Clubroom at Bankstown Memorial Oval after matches.

Eligibility for Selection

Grade sides are chosen by the Selection Panel, consisting of the Captain of each Grade, the Captain of the grade above and below and the chairman of selectors (Dean Magee). If and when required, the Chairman has the casting vote in selections.

Players must assume they are in the same grade as the previous match played, unless notified otherwise. If you are selected in a higher or lower grade from last match, you will be advised by the Captain of the grade in which you played in the previous round.

Any player who has any concerns about selections is encouraged to speak openly with their Captain in the first instance, or secondly to the Chairman of Selectors.

A player is not eligible for selection for the coming match in the same or in a higher grade, if without an acceptable reason, a player has not:

- Played the previous Grade match
- Arrived at the ground one hour before the scheduled commencement of the day's play
- Attended a compulsory training session so nominated by the player's Captain without letting his Captain or coaching co-ordinators know beforehand
- Satisfied financial commitments (fees) by the set date 30th November 2018

The following reasons are likely to be unacceptable for a player's failure to play in all or part of the previous match:

- Wedding or other social occasion. However any player who is involved in a wedding involving immediate family or is part of a bridal party is specially considered. Please discuss these situations with the Chairman of Selectors
- Did not know it was a one-day game
- Holidays.

Note: Any player who has special reasons for taking holidays at a particular time should discuss them with the Chairman of Selectors.

The reason for missing a match (other than through known injury or NSWCA / SCA Representative selection) must be discussed with your team captain, at the earliest opportunity. The above eligibility rules will be *applied firmly but with common sense* where special circumstances arise.

Coach's Memory Joggers

- Training in 2017/18 will be Wednesday and Thursday.
- Before daylight savings kicks in, training will start as soon as you get to training after 3:30pm.
- After daylight saving has started, training will start at 5pm.
- At the end of each training session, it is greatly encouraged that all players remain behind to help pull down the nets, collect gear etc. Many hands make light work!

Whilst you are at training it is important for all players to:

- Train like you would play in a game. (NO No-balls, use the time you have in the nets appropriately or others will)
- Utilise the coaching staff as much as possible
- Take the initiative and involve others in fielding drills.
- KEEP BUSY
- Always warm up before training. It is also important to warm down.

TRAIN WITH PURPOSE, FOR A PURPOSE!

We are an extremely young group. Success isn't luck and doesn't discriminate because of age. It is achieved by those who are prepared mentally and physically for a task. Success is a combination of **HARD WORK, DETERMINATION & COMMITMENT** over an extended period.

Code of Behaviour – Captains

- Play by the rules. Uphold the Spirit of Cricket.
- Place the safety and welfare of the participants above all else.
- Help each player to reach their potential. Respect the talent, developmental stage and goals of each person and encourage them with positive and constructive feedback.
- Be a role model. Encourage and support opportunities for people to learn appropriate behaviours and skills.
- Treat each participant as an individual.
- Respect the rights and worth of every person, regardless of their age, ethnicity, gender, ability, cultural background, sexuality or religion.
- Do not tolerate or engage in abusive, bullying or threatening behaviour.
- Promote fair play over winning at any cost.
- Be a good sport. Recognise all good performance whether by your team or others.
- Co-operate with your coach, team-mates, opponents and officials.
- Respect the decisions of officials and administrators.
- Never argue with an umpire. If you disagree approach the official during a break or after the competition.
- Display self-control. Verbal abuse is not acceptable or permitted behaviour.
- Act with integrity and objectivity, and accept responsibility for your decisions and actions.
- Attend selection meetings and provide constructive, unbiased input to discussions and treat all members at selection meetings with respect.
- Meet the NSW Government 'Working With Children Check' requirements
- Wherever practical, avoid unaccompanied and unobserved one-on-one activity (when in a supervisory capacity or where a power imbalance exists).
- Display responsible behaviour in relation to alcohol and other drugs.
- Conduct yourself at all times in a manner that would bring credit to the club. This includes on the field for BDCC, when selected for a representative side, when wearing the club uniform or other club identification, when attending club sponsored or team organised events and when using social media (refer to the BDCC Facebook page for a full copy of our Social Media Guidance).
- Report any concerns to a club official or the club President.

Code of Behaviour – Players

- Play by the rules. Uphold the Spirit of Cricket.
- Work equally hard for yourself and your team.
- Be a good sport. Recognise all good performance whether by your team or others.
- Treat all as you like to be treated. Do not bully or take unfair advantage of a competitor.
- Co-operate with your coach, team-mates, opponents and officials.
- Never argue with an umpire or an official. If you disagree, have your captain approach the official during a break or after the competition.
- Display self-control. Verbal abuse is not acceptable or permitted behaviour.
- Respect the rights and worth of every person, regardless of their age, ethnicity, gender, ability, cultural background, sexuality or religion.
- Conduct yourself at all times in a manner that would bring credit to the club. This includes on the field for BDCC, when selected for a representative side, when wearing the club uniform or other club identification, when attending club sponsored or team organised events and when using social media (refer to the BDCC Facebook page for a full copy of our Social Media Guidance).
- Inform your captain, chairman of selectors or coach as soon as possible if you are unable to play.
- Report all injuries to your captain, coach or team manager.
- Pay all fees by the due date.
- Report any concerns to a club official or the club President.

Code of Behaviour – Coaches and Team Managers

- Play by the rules. Uphold the Spirit of Cricket.
- Obtain appropriate qualifications and keep up-to-date with the latest coaching practices and the principles of growth and development of participants (coaches only).
- Place the safety and welfare of the participants above all else.
- Be aware of and support injury management and return to play plans.
- Help each player to reach their potential. Respect the talent, developmental stage and goals of each person and encourage them with positive and constructive feedback.
- Encourage and support opportunities for people to learn appropriate behaviours and skills.
- Treat each participant as an individual.
- Respect the rights and worth of every person, regardless of their age, ethnicity, gender, ability, cultural background, sexuality or religion.
- Do not tolerate abusive, bullying or threatening behaviour.
- Promote fair play over winning at any cost.
- Respect the decisions of umpires, officials, and administrators.
- Display self-control. Verbal abuse is not acceptable or permitted behaviour.
- Act with integrity and objectivity, and accept responsibility for your decisions and actions.
- Meet the NSW Government 'Working With Children Check' requirements
- Wherever practical, avoid unaccompanied and unobserved one-on-one activity (when in a supervisory capacity or where a power imbalance exists).
- Display responsible behaviour in relation to alcohol and other drugs.
- Conduct yourself at all times in a manner that would bring credit to the club, especially when wearing the club uniform or other club identification, when working with representative teams, when attending club sponsored or team organised events and when using social media (refer to the BDCC Facebook page for a full copy of our Social Media Guidance).
- Report any concerns to a club official or the club President.

Code of Behaviour – Committee Member

- Uphold the Spirit of Cricket.
- Provide leadership and maintain a welcoming and inclusive club.
- Develop (or adopt) and embed relevant Member Protection or other welfare policies, codes of behaviour and guidelines that protect members and support coaches and other playing personnel to provide safe environments for participation, particularly for children.
- Ensure the Constitution and membership rules do not result in members being treated unfairly (for example different classes of membership based on age, ethnicity, gender, ability, cultural background, sexuality or religion).
- Communicate policies and procedures to all members including any screening and mandatory reporting responsibilities.
- Communicate complaint management procedures, including who to complain to and how complaints will be dealt with. Take complaints about discrimination, harassment and abuse seriously and act quickly.
- Ensure and be able to evidence that selection and other club decisions are fair.
- Display self-control. Verbal abuse is not acceptable or permitted behaviour.
- Respect the rights and worth of every person, regardless of their age, ethnicity, gender, ability, cultural background, sexuality or religion.
- Conduct yourself at all times in a manner that would bring credit to the club. This includes supporting the teams at training and match days, when wearing the club uniform or other club identification, when representing the club in an official capacity, when attending club sponsored or team organised events and when using social media (refer to the BDCC Facebook page for a full copy of our Social Media Guidance).
- Attend Committee Meetings and provide constructive input to discussions. Inform the Secretary as soon as possible if you are unable to attend.
- Report any concerns to the club President.

Expectations of Parents and Guardians

- Remember that children participate in sport for their enjoyment, not anyone else's.
- Focus on the child's efforts and performance rather than winning or losing.
- Encourage children always to play according to the rules and to settle disagreements without resorting to hostility or violence.
- Never ridicule or yell at a child for making a mistake or losing a match.
- Remember that children learn best by example. Appreciate good performances and skilful play by all participants.
- Support all efforts to remove verbal and physical abuse from sporting activities.
- Respect officials' decision and teach children to do likewise.
- Show appreciation for volunteer coaches, officials and administrators. Without them, your child could not participate.
- Respect the rights and worth of every person, regardless of their age, ethnicity, gender, ability, cultural background, sexuality or religion.
- Report any concerns to a club official or the club President.
- Conduct yourself at all times in a manner that would bring credit to the club, especially when wearing the club uniform or other club identification, when attending club sponsored or team organised events and when using social media (refer to the BDCC Facebook page for a full copy of our Social Media Guidance).

Bankstown District Cricket Club is responsible for creating a safe place for your child to have fun, develop skills, learn valuable lessons and build character. You can therefore expect it to:

- develop an inclusive club culture that values both participation and competition
- ensure coaches, officials and other volunteers understand their responsibilities

As a parent or guardian there are a number of things you can do to maximise your child's enjoyment and minimise potential risks to their well-being including:

- getting involved in the club
- being a good role model (e.g. don't argue with the umpire or an official)
- speaking out about inappropriate behaviour (e.g. bullying, un-sportsman like behaviour)

Social Media Guidance - Summary

This guidance informs our Bankstown District Cricket Club (BDCC) community about the use of social media and being mindful of your responsibilities. It is designed to minimise potential risks and protect all parties involved. It applies to all persons involved with the activities of BDCC and all online activities related to BDCC.

Social media refers to any online tools or functions that allow people to communicate and/or share content. When using social media you are bound by BDCC's Codes of Behaviour. You are accountable for your actions.

Use common sense - When using social media, the lines between public, private, personal and professional, may be blurred. As part of the BDCC community, you are an ambassador for BDCC. Where guidance has not been given or is unclear, seek advice from others or refrain from sharing the content to be on the safe side.

Honesty - Do not post anything that is dishonest, untrue or misleading. Do not post anonymously, using pseudonyms or false screen names. We recommend erring on the side of caution, if in doubt, do not post or upload.

Complying with applicable laws - Do not post or link to content that contains illegal, indecent, defamatory, vilifying, misleading or deceptive content.

Discrimination, sexual harassment and bullying – Our BDCC community reflects a diverse set of customs, values and points of view. Do not post material that is offensive, harassing, discriminatory, embarrassing, belittling, intimidating, sexually explicit, bullying, hateful, racist, sexist or otherwise inappropriate. Refrain from posting any information or photos of a sensitive nature. This could include minors, accidents, incidents or controversial behaviour.

Respect confidentiality and sensitivity – Do not post information you have been asked not to and remove information about another person if they ask you to. Be considerate, particularly when publishing information regarding minors. When using social media, you must maintain the privacy of BDCC's confidential information. This includes information that is not publically accessible, widely known, or not expected to be shared outside of BDCC. Confidential information includes unpublished details about BDCC e.g. team, coaching practices, financial information etc

For a full copy of our Social Media Guidance refer to the BDCC Facebook page.

Appendix 1

Cricket Risk Protection Programme



Players registered with an affiliated Cricket Club enjoy the benefits of coverage under a Personal Injury policy, however there are three very important points players should be aware of.

1. PERSONAL INJURY COVER **CAN** PAY FOR 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.

2. 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 doctors and surgeons.

3. PERSONAL INJURY COVER IS **NOT** INTENDED TO BE 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 Personal Injury cover includes:

- a. 85% reimbursement of non-Medicare expenses
- b. \$5,000 maximum per claim
- c. \$50 excess
- d. Capital Benefit maximum \$100,000
- e. Quadriplegia/Paraplegia maximum \$250,000
- f. Up to \$500 maximum Loss of Income per week
- g. 14 day elimination/waiting period

UPGRADES

Upgrading cover is **optional** and is available for Junior and Senior teams. Clubs can decide to increase covers across one or more of the following areas:

- Capital Benefits
- Quadriplegia/Paraplegia
- Non-Medicare Medical
- Loss of Income

Please discuss upgrade options with your club or visit our website to access the Application Form which highlights the upgrade options and premiums in more detail.

RECOMMENDATIONS

It is **strongly** recommended that all players investigate their personal insurance needs. Players should consider the benefits of:

- Private Health Insurance
- Life Insurance
- Loss of Income (particularly for self-employed players)

WANT TO KNOW MORE?

Information including **how to claim, how to upgrade cover and details for further enquires** can be found on the dedicated Australian Cricket National Club Risk Protection Programme website
www.jlt sport.com.au/cricket

All cover is subject to the Trustee's discretion and/or the relevant policy terms, conditions and exclusions. Any advice in this document is general advice and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Please visit www.jlt.com.au/jlt/cricket or contact JLT Group Services Pty Ltd for the relevant Product Disclosure Statement, or for further information. 0874/083/V1