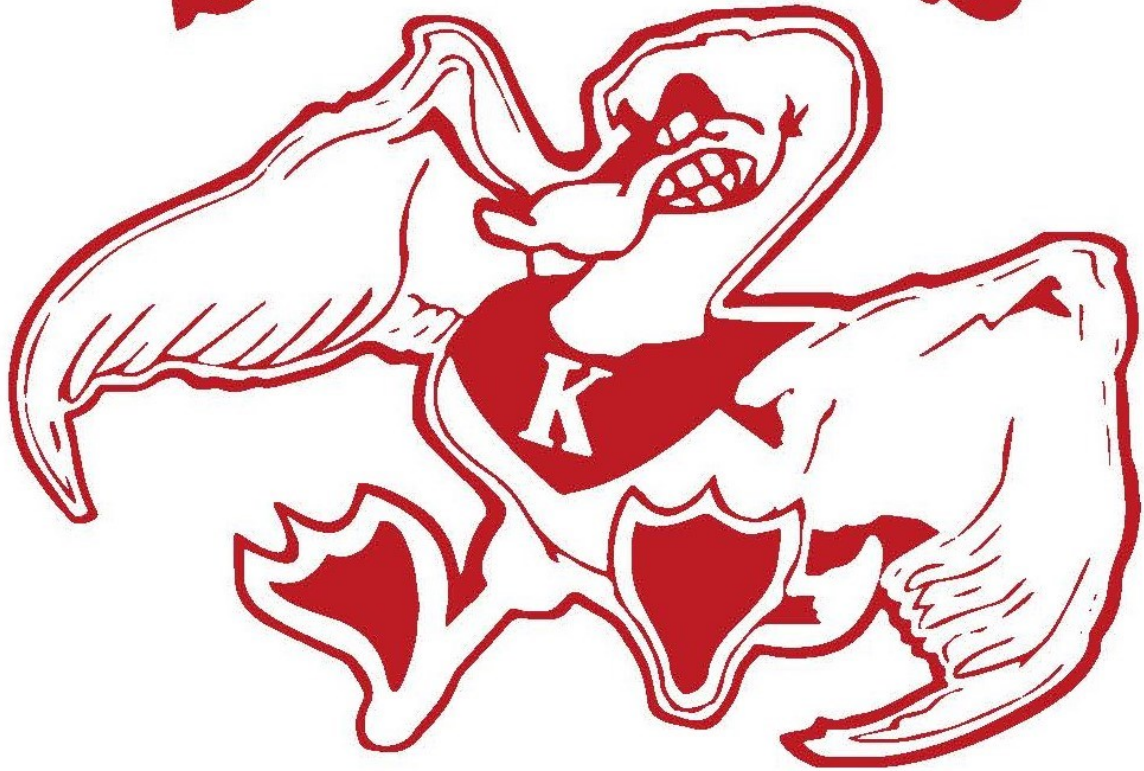


**KATUNGA FOOTBALL NETBALL CLUB**

**SWANS**



**2024 Information Booklet**

## **Club Information**

President	Stacey Weeks	0401 362 908
Vice President—Football	Ash Howden	0425 818 673
Vice President—Netball	Sheralee Newman	0497 756 772
Secretary	Rachael Howden	0400 877 409
Assistant Secretary	Sarah Weidemann	Not available
Treasurer	Nicole Smith	0400 531 401

### **Committee Members**

Fred Russo, Thomas Van de Berg, Tim Few, Chloe Smith, Chris Bethell, Xav Thorp, Eloise Kelly, Scott Newbery

## **Football Coaches**

Seniors	Nick Flanagan	0407 689 126
	Brad 'Chinga' Crowther	0408 550 469
Reserves	Tom Van de Berg	0408 102 407
	Rob Harris	0400 094 568
Thirds	Xavier Thorp	0438 844 334
Thirds Assistant	Bailey Smith	0499 821 521
Fourth	Ross Garner	Not available
Fifths	Daniel 'Chunk' Henderson	0439 956 538
Fifths Assistant	Mick Boase	0448 040 995
Auskick	To be advised	
Child Safety Officer	Chris Bethell	0409 936 100

## **Netball Coaches**

A Grade	Aimee Sidebottom	0400 734 831
B Grade	Danielle Henderson	0402 920 852
C Grade & C Reserve	Rachael Howden	0400 877 409
	Stacey Weeks	0401 362 908
	Kate Towe	0407 844 308
17/U's	Sarah Weidemann	Not available
17/U's Assistant	Georgia Carkeek	0448 808 852
15/U's	Abbie Smith	0491 939 210
	Tayla Smith	0439 903 370
13/U's	Tanya Neyland	0439 732 361
11/U's	Michelle McCracken	0413 164 287
Net Set Go	Erryn Marks	
	Kimberley Van de Berg	

Child Safety Officer	To be advised	
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# **Welcome to Katunga Football-Netball Club Season 2024**

- Stacey Weeks, President

The committee extend a warm welcome to all members, players and supporters as we commence another season of netball and football in the Picola and District Football Netball League. We especially welcome those joining us at Katunga for the first time.

As a club, whilst we will always strive to be successful, equally as important is ensuring that all our members have a sense of belonging and feel both respected and valued. We aim to have all facets of our club working together with a shared vision promoting family, equality, participation, and fairness, in a safe, friendly environment. Success at both an individual and club level will only come if everyone associated with the club works together and gives their best, both on match days and on the training track.

Your executive and committee have been working really hard to make sure the season runs as smoothly as possible and will continue to do so throughout the year. Whilst the committee plays an important role in shaping the direction of the club for the season, we openly welcome any feedback or suggestions that our members may have and are always here to provide assistance and advice if needed.

While success for community sporting clubs should not be judged solely on their win-loss record, a committed and focused approach is crucial to our season.

With 8 netball and 5 football teams, our coaches have put in a significant amount of time with training and game day preparation, supporting the development of all players and ensuring player safety and welfare is at the centre of everything that they do. Whilst it can easily be overlooked, the role our coaches play can be very challenging and quite often difficult, so we offer our support to all of our coaches and I ask that all players, and parents/guardians support and respect our coaching staff at all times.

Volunteers are the life blood of small community groups; this club certainly could not function without them. The committee and our coaching staff will again be calling for your assistance during the year. Your active support for Katunga Football Netball Club is a vital ingredient of our viability.

Our Purpose reads ... We aspire to be a leading community sporting club; a club people can be proud of because of how we play the game, live our lives, conduct business, and enrich the lives of all those who are part of our broader community. At its core, the Katunga Football Netball Club aims to be respected for the people we are, well before the results we achieve ... with this at the forefront our thinking and our actions, we hope the season ahead is enjoyable and successful for all.

We look forward to seeing you around the club, as we renew old friendships and forge new ones. Get involved and you will gain far more than you give.

**Go Swans!**



## Club Merchandise

		**Backpack	\$55
***Training Singlet	\$45	**Small sublimated blanket	\$50
Polo Shirt	\$45	**Large sublimated blanket	\$70
Sublimated Hoodie	\$80	Beanie	\$20
Red Fleece Hoodie	\$50	Cap	\$30
*Rugby Jumper	\$65	Stubby Cooler	\$10
**Warm Up Top	\$45	Silver Brick	\$50
*Soft Shell Vest	\$65	Gold Brick	\$100
*Soft Shell Jacket	\$75	<i>(Bricks are a donation to the Recreation Reserve)</i>	
**Lightweight Jackets	\$70	* Order only items	
*Puffer Jacket	\$90	** Order only and customised name and/or number	
**Training Bag	\$55	*** Limited stock and sizes available	

To order any merchandise or optional extra's please see Nicole Smith or Rach Howden or visit our website [www.katungafnc.com.au](http://www.katungafnc.com.au).

### Ambulance Cover

All players and families must have ambulance cover. It is inexpensive cover when compared to the hundreds or possibly thousands of dollars involved should an Ambulance be called. If a trainer believes an ambulance is required to be called they will do so whether you have cover or not. The club will not be responsible for costs in this regard.



### Website - [www.katungafnc.com.au](http://www.katungafnc.com.au)

Have you checked out our website? It's your one stop shop to keep up to date with everything from our history and how we began, to the premierships we've won over the years, all our B&F winners, upcoming events, the latest news and updates, online shop, current committee members & coaches details, links to all our policies and so much more.

### Cyber Safety

Cyberbullying includes, but is not limited to, the following misuses of technology: harassing, teasing, intimidating, racially vilifying or threatening another person by sending or posting inappropriate or hurtful messages, instant messages, text messages, phone messages, digital pictures or images, or web postings (including social networking sites and forums) and the sending, receiving and possession of naked or sexually explicit images of a person.

The Katunga Football Netball Club will not tolerate Cyberbullying of any kind and anyone who feels they have been a victim of such misuse of technology in the sporting environment should contact a member of the executive.

The Cyber Solution website has a number of valuable resources for parents, children and can be found at <http://www.cybersolutions.com/>

## CODE OF CONDUCT

The Code of Conduct is to protect and strengthen the reputation of the Katunga Football Netball Club, by establishing a standard of performance, behaviour and professionalism for its Committee, Coaches, Players & Members. The Code of Conduct is the expected behaviour of all individuals involved at KFNC and its principles are expected to be always adhered to.

### When Representing the Club

When representing the KFNC members are expected to behave in a manner that upholds the reputation of the club. Representing the KFNC includes the following situations:

- When dressed in club attire or in anything that links you to the club, includes on field and off field apparel
- When you are inside the club premises.
- As any part of any representative team player, coach or official
- When you are supporting the club at any home and away or finals fixture
- When attending any function on behalf of the club
- When conducting any fundraising activities on behalf of the club
- When you are at any event organised by the Club or the Picola District Football Netball league (PDFNL)

They will:

- Play by the rules (policies) of the Club and the laws of the game.
- Attend all training sessions, matches and functions advised by the Club. If unable to attend, the relevant personnel are to be notified as early as possible.
- Respecting the rights, dignity and worth of others. Treat all players as you would like to be treated.
- Be responsible for your own actions. Always ensure that your behaviour is fair.
- Be a responsible team member.
- Cooperate with coaches, team managers, trainers and committee at all times.
- Never argue with an official of the Club, opposing Club or League. Disagreements are to be directed to the club executive as soon as possible.
- Be respectful:
  - ◇ towards match officials, opposition players and volunteers at all times
  - ◇ of our communities
  - ◇ the equipment and facilities of our Club and that of opposing Clubs
  - ◇ when taking photographs or recordings in any of the changerooms, especially when there are junior players/people involved (some members of the club that do not want their photo or a video of them taken).
- Do not behave in a manner that would bring the club into disrepute or breach of any regulatory or legislative requirements - abusive language, racial or religious vilification, harassment, bullying or discrimination will not be tolerated.
- Wear appropriate clothing when inside the Clubrooms.
- Not make any detrimental statements regarding the Club in any forum (including public, social media, any other media), post offensive, disrespectful and degrading comments and/or images on social media.

Undertake your rostered duties as required.

### Staying Informed

The Katunga Football Netball Club keeps its members and supporters up to date via email, text messages, FaceBook, Instagram, TeamApp and our website

[www.katungafnc.com.au](http://www.katungafnc.com.au).

If you are on FaceBook and Instagram and have not joined our group please search for "Katunga Football Netball Club". Follow our Public Page and request to join our Members Only FaceBook group.

If you are not receiving text messages or emails please contact Rachael Howden on 0400877409 or email [KatungaFNC@outlook.com](mailto:KatungaFNC@outlook.com).

### Why Children Play Sport?!

*Children play sport because they enjoy it.  
They thrive on friendship and camaraderie.*

*They want to learn about teamwork, self respect and achieving goals*

*In sport, there is always a challenge, and you never stop trying to be better.*

*Sport isn't always about winning it's about having a go and being involved.*

# KATUNGA FOOTBALL NETBALL CLUB

# OUR VALUES

[www.katungafnc.com](http://www.katungafnc.com)



## CONSISTENT

Having our members and the community at the forefront of our decision making and always doing what we say we will do.

- In our decision making
- We lead by example
- Everyone plays their part (volunteering)
- Our actions align to our promises
- We can be relied upon

## COMMUNITY



- We support our local community
- We value our volunteers
- We are a family orientated club
- We encourage social connection
- We are open to and value feedback

Meeting the needs of our community and be a gathering place where people can engage in fun and physical activity, fostering friendships and social connection.



## SAFE

To be a club that is safe and inclusive for all by removing barriers and providing support for everyone to be involved in sport.

- Sense of belonging
- Everyone is welcome
- We are inclusive
- All members are supported
- Wellbeing is forefront
- We are encouraging

## INTEGRITY



- Everyone is treated the same regardless of their background
- We are respectful in our interactions
- Everyone is welcomed and respected
- We are trusted

Treating everyone with respect by developing positive relationships between all members of our community including players, coaches, parents/carers, officials and volunteers.



## PROGRESSIVE

Strive to continually improve, providing development opportunities, education, and upskilling, to allow members to be better and do better as individuals and as a collective.

- Always striving to improve
- We are resilient and adaptable
- We are receptive to change and exploring innovative approaches
- We support and engage in the development of all members and the community

## **Good Sports Accredited Club**

The Katunga Football Netball Club is proud to be associated with both the Goods Sports Senior and Goods Sports Junior Programs.

As part of this program we have a number of Policies in place to promote a healthy club and a strong community.

These policies provide the basis for a balanced and responsible approach to the use of alcohol, healthy food choices and smokefree areas to ensure that the club:

- Meets its legal and contractual obligations
- Meets its duty of care in relation to the health and safety of our members and others who attend our club and events.
- Upholds the reputation of the club, sponsors, partners and Goods Sports.
- Understands the risks associated with alcohol misuse and our role in minimising this risk.

### **Alcohol Management Policy**

As per the policy, alcohol will not be available for sale or allowed to be consumed during junior competition, including at additional and special events.

### **Food and Nutrition Policy**

As per the policy, during breaks in junior competition, juniors will only be permitted to have water, fruit and vegetables.

Healthy food and drink options will be more prominently displayed than unhealthy options in the canteen.

### **Smokefree Policy**

As per the policy, the club will ensure that it is compliant with the relevant tobacco-related legislation. This includes promotion of smokefree areas during any junior competition.

### **Safe Transport Policy**

As per the policy, the club will encourage members and visitors to make alternate safe transport arrangements if they are considered to be intoxicated or at risk of exceeding .05 blood alcohol concentration (e.g. free call to a taxi/friend/family) .

### **Tackling Illegal Drugs Policy**

The club does not allow the use, distribution or selling of illegal drugs by any club member or any visitors within our club's jurisdiction. This policy reflects our club's commitment to protecting the health, safety and wellbeing of all persons associated with the club and all persons in attendance at club activities.

### **Child Protection Policy**

To comply with the Victorian Child Safety Standards which relate to child protection the club has adopted the PDFNL Child Safety Policy and appointed the following Child Safety Officers:-

Ash Howden     0425 818 673

For further information and to see the complete signed policies please visit the our website [www.katungafnc.com.au](http://www.katungafnc.com.au)



## Concussion Management

We're using the AFL's latest guide on how to recognise and manage concussion in community football. It is important we understand the process to return to play following a concussion.

Do you know how to recognise the signs or symptoms of a possible concussion? Do you know what to do if you suspect a possible concussion?

To learn the answer to all these questions please read the AFL guidelines here [www.afl.com.au/concussion](http://www.afl.com.au/concussion)

In following these guidelines, the minimum timeframe in which a player can return to play in community football is on the 21st day after the day on which the concussion was suffered, based on successfully completing the phases to return to play following a concussion and receiving a medical clearance as outlined in the guidelines.

There's now an easy way to help manage concussion across community football. Developed in partnership with @MurdochChildrensResearchInstitute, the @AFL approved Headcheck app will help manage concussion on the ground. Download here: [www.headcheck.com.au](http://www.headcheck.com.au)

**In following these guidelines, the minimum timeframe in which a player can return to play in community football is on the 21st day after the day on which the concussion was suffered, based on successfully completing the phases to return to play following a concussion and receiving a medical clearance as outlined in the guidelines.**



**Concussion Guidelines for  
Community Football**



## Club Theme Song

*Up the ladder we will go*

***HOORAH! HOORAH!***

*We all put on a damn good show*

***HOORAH! HOORAH!***

*Katunga is the club to see*

*It's made for you*

*And it's made for me*

*On to victory*

***Come on the mighty swans!!***

## Photos

Sallianne John is our official club photographer and takes photos weekly of players and supporters.



These photos may be posted to our club website, FaceBook page, Team App, Newsletter, Spectator, local newspaper etc. As per our Code of Conduct, no posts or comments should be offensive, disrespectful or degrading in any way. Please refer to the Code of Conduct on page 6 for further details.

If you don't consent to having your photo being taken or published please contact:-

Sallianne John on 0437 585 137 or Rach Howden on 0400 877 409.

## Club Uniform

### Football

#### Shorts

Red with white stripe Home Games,  
White with red stripe Away Games.  
If compression shorts are worn they are required to be neutral/beige.

#### Socks

Red and White Hoops

Jumpers Supplied

### Netball

#### Dresses

As shown - Must purchase

#### Shorts

Red - Purchase with dress

*Please see Rach Howden or*

*Nicole Smith or more information.*



## Defibrillators



Having a defibrillator on hand can make the difference in the first few minutes of a sudden cardiac arrest incident. They are easy to use, maintain and can save a life prior to ambulance arrival.

There is a defibrillator located at the Katunga Recreation Reserve in the breezeway of the Changerooms and Clubrooms and can be accessed by breaking the glass to obtain the key. There is also a defibrillator located within the club trailer and at the Katunga General Store. Upon calling 000 in the event of an emergency the operator will also tell you where you can find a defibrillator and key.

## Roster Information

As a club we are run solely by volunteers. It takes a lot of work to ensure the successful running of all football and netball teams. It is for this reason all families will be rostered on to various duties throughout the season and we expect that everyone takes their turn when asked to do something. Each week we need 3 central football umpires, 6 boundary umpires, 6 water boys/girls, 4 goal umpires, 8 netball umpires, 12 timekeepers, 12 scorers, 6 trainers, and on home games we also need 4 gate people, 18 canteen staff, 6 bar staff, 3 bbq staff, 6 set up / clean up not to mention all the coaches, assistants and team managers. Many of these duties are performed by the same people week in and week out so it really is **vital that you play your part**.

If you are unable to complete your rostered duty it is **your responsibility** to find a replacement or pay someone to take your place.

As a club we have a policy in place that should rostered duties not be undertaken or a replacement found a fine will be issued and/or a game suspension considered. We understand that this may seem harsh but it's important to remember that if your position is not filled someone else has to step in.

*Your membership form gives you the option to select what preference you have to doing rostered duties and any preferable dates you'd like or alternatively aren't available. Every effort will be made to accommodate your requests but there may be times where we may need to look at alternatives.*

### Gate

Shifts are divided into two timeslots. 8am - 11:15am and 11:15am - 2:15pm.

### Canteen

Shifts are divided into three timeslots.

8:30am - 11:00am, 11:00am - 1:30pm and 1:30pm - 4:00pm.



### Afternoon Tea

Served at half time of the seniors match. \$7 for homemade slice/cake, fresh sandwiches and bottomless tea and coffee. All Welcome!

### Bar

It is a government requirement that all people behind the bar have a current RSA certificate. If you possess an RSA or would be interested in obtaining one please let Sallianne John or Rachael Howden know.

### Match Day Duties

Families are asked to assist with scoring/timekeeping for the football and netball, interchange and goal umpiring for football matches. Netball players/families are also required to assist with set up and pack up of the courts on home games. If rostered onto a matchday duty that conflicts with a club duty (gate, canteen, bar), please ensure your club duty is completed and arrange a swap of the matchday duty with someone from within your team for another week.

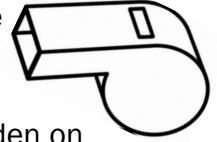


## Soup

We require volunteers to make 10 litres of soup on home games. Ingredients can be booked up to the club to cook the soup. See Peta Russo or Kerry Reghenzani for further details.

## Central / Netball Umpires

The club must supply Fourths, Thirds and Reserves central umpires and an umpire for all grades of netball for every game each week.



If you are willing to take on an umpiring role in any capacity please contact Ash Howden on 0425 818 673 for football and Chloe Smith for netball.



## Thursday Night Teas

Dinner will be served every Thursday Night from 6pm. Great reason to have the night off cooking!! Don't have time to stay and dine, no problem, you can get it takeaway. 😊

Every home game you will enjoy a two course sit down meal. Children's meals and 'Family Meal Deals' are also available. Something for everyone at excellent value.

Every other week there will be a varied selection of meals such as BBQ, fish and chips, baked potatoes, pizzas, souvlaki etc. served at the BBQ.



4 April	Inside	6 June	Outside
11 April	Outside	13 June	Inside
18 April	Inside	20 June	Outside
20 April	Outside	27 June	Outside
25 April	ANZAC DAY—No meals	4 July	BYE
2 May	Inside	11 July	Inside
9 May	Outside	18 July	Outside
16 May	BYE	25 July	Inside
23 May	Outside	1 August	TBA
30 May	Inside		

## PDFNL Venue Addresses

Times listed are estimates only from Katunga to the location

Club	Address	Trave time from
Berrigan	Jerilderie Street, Berrigan	62kms, 50 minutes
Blighty	79 Blighty Hall Road (off Riverina Hwy), Blighty	83kms, 1 hour
Deniliquin	Memorial Drive, Deniliquin	113kms, 1 hour 20 minutes
Jerilderie	57 Nowranie Street, Jerilderie	91kms, 1 hour 5 minutes
Katamatite	Moore Street, Katamatite	26kms, 20 minutes
Katandra	Union Road, Katandra West	35kms, 25 minutes
Katunga	Carter Street, Katunga	
Mathoura	10b Morris street, Mathoura	100kms, 1 hour 10 minutes
Picola	Picola North Road, Picola	46kms, 30 minutes
Rennie	Bull Plain Road, Rennie	83kms, 1 hour 10 minutes
Strathmerton	Numurkah Road, Strathmerton	10kms, 10 minutes
Tocumwal	34 Morris Street, Tocumwal	35kms, 30 minutes
Tungamah	Barr Street, Tungamah	50kms, 35 minutes
Waaia	McDonald Street, Waaia	17kms, 16 minutes
Yarroweyah	58 Kenny Road, Yarroweyah	18kms, 15 minutes

## Game Start Times

Football		Netball	
Fifths	At or before 9:00am	11/U	9:30am
Fourths	At or before 9:30am	13/U	10:40am
Thirds	At or before 10:40am	15/U	9:30am
Reserves	At or before 12:25pm	17/U	10:40am
Seniors	At or before 2:05pm	C Reserve	12:00pm
		C Grade	1:30pm
		B Grade	12:00pm
		A Grade	1:30pm



## 2024 Draw and Calendar of Events

Round	Date	Versing	Location	Event/Function
1	30 March	EASTER		
2	6 April	Waaia	Home	
3	13 April	Strathmerton	Away	Clydesdale Night
4	20 April	Mathoura	Home	Ladies Day / Twos Day
5	27 April	Berrigan	Away	
6	4 May	Jerilderie	Home	Life Members/Premiership Reunions
7	11 May	Picola	Away	
8	18 May	BYE		
9	25 May	Waaia	Away	Sunday—Katunga Autumn Carnival
10	1 June	Tocumwal	Home	Grandparents Day Netballers Event—Western Night
11	8 June	Deni	Away	
12	15 June	Rennie	Home	Sponsors Day
13	22 June	Tungamah	Away	Telegraph
14	29 June	Katamatite	Away	
	6 July	GENERAL BYE		
15	13 July	Yarroweyah	Home	Nelson Twins Comedy Night
16	20 July	Katandra	Away	
17	27 July	Blighty	Home	
18	3 August	Strathmerton	Home	iPod Shuffle



**Auskick and NetSetGo** are programs for boys and girls aged 5–10 years old.

Our aim is to have some fun and teach kids the basics of Football and Netball. We encourage all participants to have a go and get Dad and/or Mum involved and have a great time.

The programs focus on skill development and are a great introduction to the relevant sports.

All registrations must be done online.

To register for Auskick go to [www.aflauskick.com.au](http://www.aflauskick.com.au)

To register for NetSetGo go to [www.netsetgo.asn.au](http://www.netsetgo.asn.au)

The programs will run throughout Term 2 commencing **Thursday 18 April through to 27 June**. During the program we will have some Senior Katunga Football and Netball players come along and have a bit of fun with the kids.



# Picola & District Football Netball League

Insurance Program



Quick Guide



**\*\*Please note\*\***

*Loss of Income Protection is not covered by your Football Insurance. Should you need Income Protection please seek further advice.*

## Sports Injury Insurance

### Insured Persons

All declared participating participants officials, coaches, instructors, trainers, first aid personnel, administrators, committee members and voluntary workers of Picola + District Football League

### Description of Business

Principally participation in the nominated sport of AFL

### Scope of Cover – Personal Accident

Cover applies whilst:

1. Taking part in a competition, game, performance or training session;
2. Attending social functions;
3. Travelling to or from a competition, game, performance, social function, training session, administrative, fundraising or volunteer activity;
4. Staying away from home to take part in a competition, game, performance, social function, training session or administrative activities;
5. Engaged in administrative, fundraising or volunteer activities.

Dear Picola and District Football,

We are pleased to present this quick guide to the 2024 Picola & District Football Sports Injury Insurance Program.

The purpose of this quick guide is to provide an overview of some of the main covers of the policies as well as instructions on how to make a claim. For full details of cover please refer to the policy documents available by contacting or call Gallagher on sport@ajg.com.au

General Insurers in Australia are prohibited from making payment on any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by you after the deduction of any Medicare benefit or rebate from the actual expense incurred. This is commonly referred to as the "Medicare Gap", (refer to National Health Act 1953).

The cover provided under this program is not "comprehensive" and is intended to compliment other insurance cover you may have in place. You will need to be mindful of any undertakings that are relevant to your player contractual obligations (Private Health insurance) and we encourage all participants to consider their own individual needs and circumstances in relation Private Health, Life and Income Protection insurance.

It is an individual's responsibility to ensure that they have adequate insurance cover for their individual needs.

We wish you a safe and enjoyable 2023/2024 season.

Yours sincerely,  
Gallagher Sport

Limit(s) of Liability:	The amount(s) set hereunder represent the Insurer(s) maximum Limit(s) of Liability any one loss or series of losses arising out of one original source or cause at any one Situation subject to any lesser Limit(s) of Liability specified elsewhere in the Policy and Schedule:
Section 4.1 Capital Benefits:	The cover under this section provides \$150,000 for death resulting from accident. All other permanent disabilities are calculated using a percentage of the death benefit depending on the severity of the injury. For full details of these percentages, please refer to the Schedule of Capital Benefits contained in the policy wording. Note Death is limited to 20% for Members whose age is less than 18.
Section 4.2.1 Non-Medicare Medical Expenses	The cover under this section reimburses 50% of non-Medicare medical treatment including ambulance, hospital accommodation / theatre fees, orthotics, splints, prosthesis, treatments given by a dentist, chiropractor, masseur, naturopath, osteopath or physiotherapist. The maximum benefit for this section is \$2,500. All treatment must be certified by a registered medical practitioner and not subject to any Medicare rebate.  All claims are subject to a \$100 excess each and every claim. Any expenses must be incurred within 12 months of the insured person sustaining the injury.
Section 4.2.2 Physio Benefits	If an Insured Person suffers Bodily Injury falling within the Cover of this policy which within twelve calendar months of the Accident results in physiotherapy treatment being required and provided by a suitably qualified physiotherapist, We will pay the following: <u>Visits 1 to 5 - 95% of the fee charged less rebates from other sources</u> <u>Visits 6 to 10 - 80% of the fee charged less rebates from other sources</u> <u>All other visits 75% of the fee charged less rebates from other sources</u> This benefit is subject to the maximum payment per claim and the application of the Excess which are both specified in the Schedule.
Excess payable for each claim under Section 4.2 is \$100 Excess The Maximum amount payable per claim under Section 4.2 is \$2,500	

<b>Section 4.3.1 Loss of Earnings</b>	NOT INSURED
<b>Section 4.4.1 Injury Assistance</b>	<p>Up to Maximum of \$1,500</p> <p>We will reimburse an Insured Person for Non-Medical Expenses incurred directly relating to the Bodily Injury during the Scope of Cover. We will not pay more than the maximum limit specified in the Schedule for this benefit.</p> <p>For the purposes of 4.4.1 only, Non-Medical Expenses means items such as transportation and accommodation costs certified as necessary by the Insured Person's Medical Practitioner. Non- Medical Expenses does not include wages, income, or revenue lost by any person.</p> <p>No compensation shall be payable in respect of 4.4.1 should there be any amount payable under Section 4.3.</p>
<b>Section 4.4.2 Rehabilitation Benefit</b>	<p>We will pay all reasonable costs incurred for the rehabilitation of a Bodily Injury during the Scope of Cover which have been incurred following a referral from a Medical Practitioner to a rehabilitation provider including but not limited to a Gymnasium, Pilates Studio or physical trainer to a maximum amount of AUD 500.</p> <p>In addition to this We will pay the expenses incurred for tuition or advice from a licensed vocational school provided such tuition is undertaken with Our prior written agreement and deemed required by the Insured Person's regular Medical Practitioner up to a maximum of AUD 3,000.</p> <p>We will not cover any costs that an Insured Person was already incurring and would have continued to incur had they never sustained the Bodily Injury.</p>
<b>Section 4.4.4 Dependents Benefit</b>	Up to Maximum \$500
<b>Section 4.4.6 Funeral Expense Benefit</b>	Up to Maximum \$5,000
<b>Section 4.4.7 In Memoriam Benefit</b>	U to a Maximum of \$1,000
<b>Please refer to Full Policy Wording for Terms and Conditions</b>	

## How do I make a claim?

To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

### Step 1:

Obtain a claim form from your nominated club or contact Gallagher via email of [sport@ajg.com.au](mailto:sport@ajg.com.au) and complete the claim form.

### Step 2:

Arrange for your nominated club to complete "The Member Centre Declaration"

### Step 3:

Return the completed claim form to Gallagher via email of [sport@ajg.com.au](mailto:sport@ajg.com.au)

### IMPORTANT:

Please refer to policy wording for full terms and conditions and exclusions.

## Understanding Medicare vs Private Health

Please see below an example of a real life ACL reconstruction surgery claim. The tables show the reimbursement difference between this player having Private health Insurance and not having Private Health Insurance.

No Private Health (Insurance Reimbursement Example)					
Expense	Fee	Medicare Rebate	Private Health Rebate	Insurance Reimbursement	Total out of Pocket
General Practitioner	\$70	\$23.95	N/A	N/A Due to Health Act	<b>\$46.05</b>
Surgeon	\$3,950	\$2,962.50	N/A	N/A Due to Health Act	<b>\$987.50</b>
Post-Surgery Consultation	\$250	\$72.27	N/A	N/A Due to Health Act	<b>\$177.73</b>
Anaesthetist	\$850	\$165.90	N/A	N/A Due to Health Act	<b>\$684.10</b>
MRI Scan	\$295	\$0	N/A	\$236.00	<b>\$59.00</b>
Hospital Theatre Fee	\$5,871	\$0	N/A	\$4,696.80 (80%)	<b>\$1,174.20</b>
Physio (\$35 (7 visits))	\$0	\$0	N/A	\$67.20 (policy limit reached)	<b>\$467.80</b>
Excess				\$50	<b>\$50</b>
<b>Total:</b>	<b>\$11,821.00</b>	<b>\$3,224.62</b>	<b>N/A</b>	<b>\$5,000.00</b>	<b>\$3,646.38</b>

With Private Health (Insurance Reimbursement Example)					
Expense	Fee	Medicare Rebate	Private Health Rebate	Insurance Reimbursement	Total out of Pocket
General Practitioner	\$70.00	\$23.95	N/A	N/A Due to Health Act	<b>\$46.05</b>
Surgeon	\$3,950.00	\$2,962.50	\$987.50	N/A Due to Health Act	<b>\$0</b>
Post-Surgery Consultation	\$250.00	\$72.27	N/A	N/A Due to Health Act	<b>\$177.73</b>
Anaesthetist	\$850.00	\$165.90	\$377.25	N/A Due to Health Act	<b>\$306.85</b>
MRI Scan	\$295.00	\$0	\$0	\$236.00	<b>\$59.00</b>
Hospital Theatre Fee	\$5,871.00	\$0	\$5,821.00	\$40 (80%)	<b>\$10.00</b>
Physio (\$35 (7 visits))	\$0	\$0	\$250.00	\$228	<b>\$57.00</b>
Excess				\$0	<b>\$0</b>
<b>Total:</b>	<b>\$11,821.00</b>	<b>\$3,224.62</b>	<b>\$7,435.75</b>	<b>\$504.00</b>	<b>\$656.63</b>

Connect and join the conversation [@Gallagher\\_AUS](https://www.linkedin.com/company/gallagher-ajg)

Direct to your Insurance  
Advisor [sport.ajg.com.au](mailto:sport.ajg.com.au)  
1800 931 129



**Gallagher**

Insurance | Risk Management | Consulting

Contact us  
Arthur J. Gallagher & Co (Aus)  
Limited. ABN 34 005 543 920, AFSL  
238312

Level 12, 80 Pacific  
Highway, North Sydney  
NSW 2060  
1800 931 129  
[sport@ajg.com.au](mailto:sport@ajg.com.au)

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# SUMMARY OF INSURANCE FOR NETBALL AUSTRALIA

Individual Members

RISK INSURANCE PROGRAM  
2023/2024



## INTRODUCTION

V-Insurance Group is the insurance broker for Netball Australia. V-Insurance Group has worked closely with Netball Australia and their Member Organisations to provide a National Risk Insurance Program. This insurance cover applies when members and other insured persons/entities are involved in activities that are sanctioned\* by Netball Australia and all State/Territory Associations. These activities include organised club competitions, coaching clinics, official events, playing, training and trialling, fundraising activities and travel to and from these activities. This brochure is a summary of cover only. If additional cover is required to this standard cover, please contact V-Insurance Group for an additional quotation.

\*Should you require further clarification on sanctioned activities, please contact your State or Territory Association.

## WHO IS INSURED?

This program covers Netball Australia including all registered members, temporary/trialling members, officials, accredited coaches, umpires, executives and voluntary workers.

## WHAT IS COVERED?

This program incorporates two covers;

- 1) Personal Accident
- 2) Public Liability

## PERSONAL ACCIDENT INSURANCE

### Scope of Cover

Coverage applies whilst members are involved in sanctioned Netball Australia and/or State/Territory Association activities. These activities include organised club competitions, coaching clinics, official events, playing, training, trialling, official fundraising and social activities and travel to and from these activities.

This section provides cover for members aged 2-100 years of age.

### Benefits

The main benefits under the Personal Accident Policy as listed below:

#### 1) Death & Permanent Injuries

A lump sum benefit is payable in the event of death or a Permanent Disability. The scale of benefits is defined in the policy. The Death Benefit for members is \$250,000 (other than anyone under 18 and over 75 years of age, then the benefit is \$25,000). The paraplegia and quadriplegia benefit is \$500,000 for anyone under 75 years of age and \$250,000 for anyone over 75 years of age.

#### 2) Non-Medicare Medical Expenses

This covers insured persons for NON-MEDICARE medical expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover.

The most common "Non-Medicare" expenses include:

- Private Hospital Bed & Theatre Fees
- Ambulance
- Physiotherapy
- Dental
- Chiropractic
- Osteopathy

Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:

- Doctor's Fees
- Anaesthetist's Fees
- Surgeon's Fees
- X-rays

### Benefit

**Non Medicare Medical (If you have Private Health Insurance)**  
Reimbursement up to 75% of Non-Medicare medical costs, up to a maximum of \$2,500 per injury for Members/Players (\$5,000 for officials and voluntary workers).

**Non Medicare Medical (If you do not have Private Health Insurance)**

Reimbursement up to 75% of Non-Medicare medical costs, up to a maximum of \$2,500 per injury for Members/Players (\$5,000 for officials and voluntary workers).

100% cover for ambulance up to \$2,500 for members and \$5,000 for non-participants.

### Excess

\$75 excess applies to each injury if you do not have Private Health Insurance and have cover for the expenses claimed. \$Nil excess for ambulance only.

CONTINUED OVERLEAF



Call 1300 945 547 or +61 2 8599 8660 for 24 hour assistance Fax +61 2 8599 8661

Address Level 25, Angel Place 123 Pitt Street, Sydney NSW 2000

Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

[www.vinsurancegroup.com](http://www.vinsurancegroup.com)



V-INSURANCE  
GROUP

## Conditions

- (i) If a member belongs to a private health fund, they must claim from that fund first.
- (ii) Non-Medicare medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

### 3) Loss of Income

This benefit provides cover for insured persons who work 5 hours or more per week over the 8 week period immediately prior to the injury.

#### Benefit

85% of your net weekly income up to a maximum of \$250 per week (\$300 per week for members of Netball WA). Higher limits apply for all non-participants.

#### Excess

There is no benefit claimable for the first 14 days that you are away from work as a result of injury.

#### Benefit Period

104 weeks from the date of injury.

### 4) Student Tutorial Benefit

Reimburses 100% of actual costs up to a maximum of \$400 per week for costs actually incurred for tutoring to assist the full time student.

#### Excess

14 days.

#### Benefit Period

52 weeks from the date of injury.

## PUBLIC LIABILITY INSURANCE

### Scope of Cover

This policy provides protection for insured members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the World.

### Limit of Liability

The cover provided is up to a maximum of \$30,000,000.

### Excess

There is a \$1,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by Netball Australia and/or the State/Territory Associations unless otherwise agreed.

## Other benefits available but not detailed in this brochure:

- Domestic Home Help—non income earners
- Home Help Benefit
- Parent's Inconvenience Allowance
- Funeral Benefit
- Modification of home due to permanent injury

## HOW TO MAKE A CLAIM?

### Personal Accident

- A claim form will need to be submitted as possible. Please contact V-Insurance Group to obtain a claim form or download a claim form from the website [www.vinsurancegroup.com/netball](http://www.vinsurancegroup.com/netball)
- The declaration on the claim form needs to be signed by your Association/Club.
- Once you have completed your claim form, please forward to N2N Claims Solutions. They handle all claims for the insurer. Their contact details are as follows;

N2N Claims Solutions  
Locked Bag 3111, Rhodes NSW 2138

Ph 1800 999 626

Email [info@n2nclaims.com.au](mailto:info@n2nclaims.com.au)

### Public & Products Liability, Professional Indemnity and Association Liability

In the event of a liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify any incidents on phone 1300 945 547.

## OTHER INSURANCE

- Group Travel Insurance for State and National Teams & Officials.
- Please contact your State/ Territory Association for further details and confirmation of who qualifies.

## WHAT IS NOT COVERED UNDER THIS POLICY

- Personal Property

## ENQUIRIES

Should you have any enquiries about this insurance policy or require any assistance please contact the broker V-Insurance Group.

Ph (02) 8599 8660 or local call costs in Australia 1300 945 547

Fax (02) 8599 8661

Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

Complete details of the insurance program can be viewed at [www.vinsurancegroup.com/netball](http://www.vinsurancegroup.com/netball)

## IMPORTANT NOTES

- 1) This summary of cover provides factual information about the Netball Australia Insurance Program.
- 2) This information is only a summary of the cover provided. The policies with full conditions are available by contacting Netball Australia, your State / Territory Association or visiting [www.vinsurancegroup.com/netball](http://www.vinsurancegroup.com/netball)
- 3) This insurance program commenced on 1 January 2023 and expires on 1 January 2024.
- 4) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of your State / Territory Association who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members are encouraged to take out Private Health and Income Protection Insurance.
- 5) Netball Australia and your State/Territory Association are not and do not represent themselves as licensed insurance broker by endorsing the products outlined in this brochure
- 6) The insurer for the Public Liability and Personal Accident is Canopius.
- 7) Additional information on the Netball Australia insurance program can be viewed on [www.vinsurancegroup.com/netball](http://www.vinsurancegroup.com/netball)

V-Insurance Group Pty Ltd, Corporate Authorised Representative of Willis Towers Watson ABN: 67 160 126 509 ARN: 432898 AFSL: 240600



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[www.vinsurancegroup.com](http://www.vinsurancegroup.com)



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# Ban on smoking during organised underage sporting events

Information for residents of and visitors to Victoria

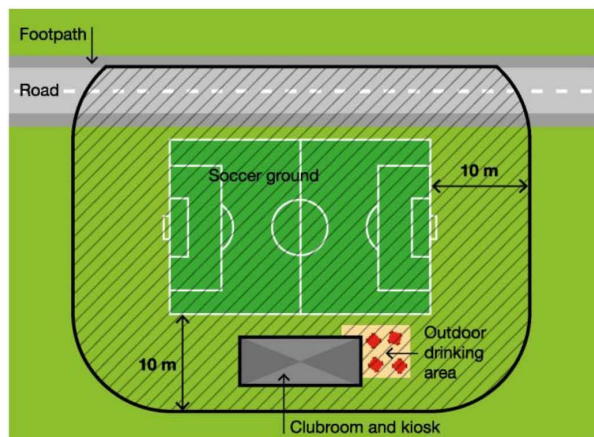
**By law, smoking is banned within 10 metres of outdoor sporting venues during under 18s events in Victoria from 1 April 2014.<sup>1</sup>**

## Where does the ban apply?

Smoking is banned within 10 metres (about two car lengths) of a sporting venue that is an outdoor public place **during an organised underage sporting event**. This includes training or practice sessions to prepare for an organised underage sporting event, and breaks or intervals during the course of the event, training or practice session.

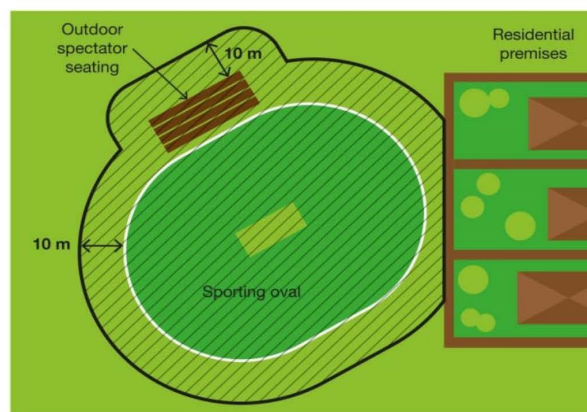
The ban applies to outdoor drinking areas within 10 metres of an outdoor public sporting venue **during an organised underage sporting event or training session**.

These diagrams show examples of where the smoking ban applies.

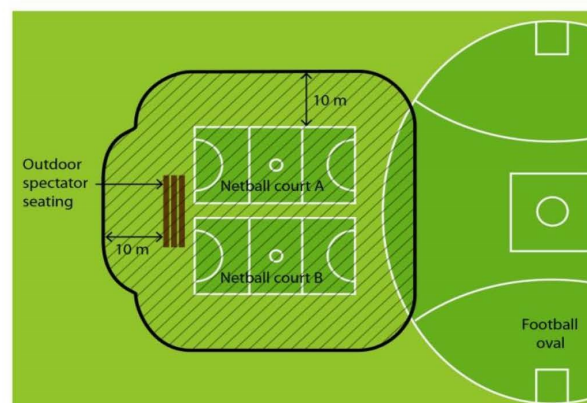


☒ Shading indicates outdoor 'no smoking' area

**In the above diagram workplace smoking laws apply to the enclosed clubroom and kiosk.**



☒ Shading indicates outdoor 'no smoking' area



☒ Shading indicates outdoor 'no smoking' area

**In the above diagram underage netball games are conducted on netball courts A and B.**

## Why does the ban exist?

**To protect children and young people from the dangers of second-hand smoke**

Underage sporting events attract families with children and young people. This ban creates a smoke-free place where children and young people can enjoy themselves without being exposed to harmful second-hand tobacco smoke.

<sup>1</sup> Section 5R(1) of the *Tobacco Act 1987*.

## **Katunga Football Netball Club Sponsorship**

*All professional design and production fees of signs are included.*

*Sponsorships run for one calendar year.*

*All invoices from the Katunga Football Netball Club are now GST applicable*

### **FOOTBALL SCOREBOARD Sponsor with monetary donation of \$1700 plus GST**

**(Minimum of three years required)**

We currently have an opening for any potential sponsors for the North Eastern scoreboard at Katunga Football grounds complex. Your donation of \$1700 purchases a sign located in prominent position on the roof of the scoreboard building. The sponsorship runs for one football season and will include the entire PLANTINUM sponsor package.

### **PLATINUM Sponsor with monetary donation of \$1200 plus GST**

In return, PLATINUM sponsors will receive the following:

- ◆ Business sign will be displayed in the most prominent position at the football and netball grounds.
- ◆ Business sign will be displayed on a rolling digital display within the clubrooms
- ◆ Business sign will be published as a sponsor on our club website
- ◆ 4 membership tickets, including 2 complimentary drinks of beer or wine per ticket on Home Game days for your enjoyment
- ◆ 4 tickets to our Annual Sponsor's Day
- ◆ 1 player award read out on game day and listed in the Numurkah Leader each week
- ◆ 1 ticket in the Members "Home Game" Draw.

### **GOLD Sponsor with monetary donation of \$900 plus GST**

In return, GOLD sponsors will receive the following:

- ◆ Business sign will be displayed on the football boundary and netball grounds
- ◆ Business sign will be displayed on a rolling digital display within the clubrooms
- ◆ Business sign will be published as a sponsor on our club website
- ◆ 3 membership tickets, including 2 complimentary drinks of beer or wine per ticket on Home Game days for your enjoyment
- ◆ 3 tickets to our Annual Sponsor's Day
- ◆ 1 player award read out on game day and listed in the Numurkah Leader each week
- ◆ 1 ticket in the Members "Home Game" Draw.

### **SILVER Sponsor with monetary donation of \$700 plus GST**

In return, SILVER sponsors will receive the following:

- ◆ Business sign will be displayed on the football boundary and netball grounds
- ◆ Business sign will be displayed on a rolling digital display within the clubrooms
- ◆ Business sign will be published as a sponsor on our club website
- ◆ 2 membership tickets, including 2 complimentary drinks of beer or wine per ticket on Home Game days for your enjoyment
- ◆ 2 tickets to our Annual Sponsor's Day
- ◆ 1 ticket in the Members "Home Game" Draw.

## BRONZE Sponsor with monetary donation of \$500 plus GST

In return, BRONZE sponsors will receive the following:

- ◆ Business sign will be displayed on the football and netball grounds
- ◆ Business sign will be displayed on a rolling digital display within the clubrooms
- ◆ Business sign will be published as a sponsor on our club website
- ◆ Business will be published as a sponsor on our Team App
- ◆ 2 membership tickets, including free entry to all Home Game days
- ◆ 2 tickets to our Annual Sponsor's Day
- ◆ 1 ticket in the Members "Home Game" Draw.



*Please contact Fred Russo on 0421 970 024 for further information.*

## Mouth Guards

It is the clubs belief that all players should wear a mouth guard. The club **requires** our juniors to wear one. Please discuss with our trainers Steve John, Chris Bethell, Joe Few or Chris Kelly if you have any questions. This is a very simple precaution against possible long term damage. It would be great to see our senior players show some leadership in this area. Just like ambulance cover a well fitted mouth guard could save both money and long term damage/pain.

## This is Josh



Josh had a mouthguard  
*BUT* chose not to wear it.

**Josh has now paid the  
painful and very  
expensive price .**

Josh is looking at around  
\$10,000 to fix his teeth properly.

**Josh now recommends  
everyone learns from  
his mistake.**

Josh wishes he was wearing his  
custom made mouthguard, which  
cost just \$165 and was claimable  
under his Private Health Extras.

# DON'T BE LIKE JOSH!

# Katunga Football Netball Club

## Sponsors 2024

A & L COOK	FROSTY'S REFRIGERATION & AIRCONDITIONING	NORTHERN VICTORIA LIVESTOCK
AG NEWS PLUMBING PLUS	FUTURE RECYCLING	NUMURKAH BAKERY
AG WAREHOUSE NUMURKAH	GEELONG CENTRELINK ASSISTANCE	NUMURKAH BUILDING & PLUMBING
AUSSIE AG SUPPLIES	HUMPHREYS AG TRANS	NUMURKAH CAR WASH
AWM BUILD	HARRIS PANEL BEATING	NUMURKAH FOODWORKS
AWN NELSON LIVESTOCK	HARROS LURES	NUMURKAH FURNITURE & REMOVALS
BEGA CHEESE	HODGKIN HOME KILLS	NUMURKAH HOME HARDWARE
BELMORES CHARTED ACCOUNTANT	INDUSTRIAL PROJECT DESIGN	NUMURKAH MILK SUPPLY
BENDIGO BANK	JARED & GRACE HICKS	NUMURKAH PHARMACY
BR EXCAVATIONS	JH & CO MANAGEMENT	NUMURKAH SPORT FIRST
BOOTH TRANSPORT	JOHN KING GRAIN	NUMURKAH TRUCK REPAIRS
BRAD CROWTHER CONSTRUCTIONS	JOMAC CONTRACTING	NUMURKAH TURKEY SUPPLIES
BRUCE & MICHELLE McCracken	JONES TREE REMOVAL	NUSAL CONSTRUCTOINS
BWH CONCRETING	KATUNGA FRESH	PETER HILL POWER
CASUAL STEP	KATUNGA GENERAL STORE	POOLSIDE COBRAM
CLYDESDALE HOTEL	KATUNGA LUCERNE MILL	REGHENZANI CON X
COBRAM FARM EQUIPMENT	KATUNGA MOWING	SCOTT SUTTON
COBRAM OUTDOORS	KRIS LEE EARTHWORKS	SHEPPARTON CARPET COURT
COBRAM PHOTOGRAPHICS & TROPHY CENTRE	KSG FUELS	SIDEBOTTOM TRANSPORT
COBRAM WINDOWS	LEIGH VARCOE PLASTERING	SPARK PHYSIO
COBRAWONGA TRANSPORT	LENNY'S AG	STAINLESS SOLUTIONS
COLLEEN O'HARA	MATTY'S BOBCAT & TIPPER	STANALEC
D & K BELL	MAURICE MCNAMARA & CO	STANYER ENGINEERING
D & N SMITH	MCGRATH CONTRACTING	TELEGRAPH HOTEL
D & S SIMPSON	MEAT ON MELVILLE	THE FINANCE LAB
DAN HARRIS MECHANICAL REPAIRS	MICK HOGAN EXCAVATION	THE MASSAGE SALON
DAN HENDY LANDFORMING	MITCH SUTTON TRANSPORT	THORP'S RURAL FENCING
DANIEL TRANSPORT	MONK & SON AG SERVICES	TYREPOWER NUMURKAH
DEAN LAWS SIGNS	MURRAY VALLEY RURAL & PLUMBING	ULTIMATE AUTO REPAIRS
DR SHANEL FEW PSYCHOLOGY	MV TECH	WEIDEMANN PASTORAL
E.B. MAWSON & SONS	ND SERVICES	WHEELERS AUTO ELECTRICAL
FAYE COOK TAXATION	NEWBERY EARTHMOVING & TRANSPORT	
	NOMAD PLASTERING	
	NORTHERN DOMESTIC WATER	

**Katunga Football Netball Club Inc.**

**Major Sponsor 2024**

*Please support our sponsors who support us.*

