

## A-League CBA Injury Payments



The PFA has worked very hard to ensure that players receive all payments including their annual salary, match payments and superannuation even when injured.

### INJURY PAYMENTS

From 6 July 2007, players are entitled to receive their annual salary, match payments and superannuation due under their Standard Player Contracts for each match missed through injury, illness or ailment sustained out of or in the course of employment with an A-League club. (\*Marquee players as well as Guest players are not automatically entitled to Match Payments but are free to negotiate their own protection on an individual basis).

Under the A-League Collective Bargaining Agreement 2008-2013 this protection runs for 104 weeks or the length of a player's contract, whichever is longer.

All players are entitled to receive their match payments unless their club can establish through the Grievance Procedure that the player would not have played in the match had he been available for selection. From the 2008/09 season, the grievance must be filed within the limited time period of 28 days of the relevant match. (The time limit for payments for the 2007/08 season will be determined by FFA).

### IF YOU ARE INJURED WHEN YOUR CONTRACT HAS EXPIRED

Under the terms of FFA's income insurance policy (which is now enshrined at Schedule 3 to the CBA), you are entitled to income insurance for 104 weeks which continues notwithstanding the expiry of your playing contract. You are insured by FFA at your actual rate of earnings, including match payments.

You will be paid directly by the insurance company and not by your club after the end of your contract unless you sign a new contract with your club.

### PROFESSIONAL FOOTBALLERS CAREER-ENDING INSURANCE

This policy is intended to cover new accidental injuries and sickness which occur suddenly and independently of any pre-existing injury or condition. The policy will pay a benefit to the contracted player in the event of death or not being able to play football at professional level again.

Upon certification of a career-ending/permanent injury by the club medical advisor, the club may terminate the player's SPC effective from the end of the season, in which certification is made.

A career-ending injury is defined as an, 'injury or sickness resulting in the Insured player's 'Permanent Total Disablement' or Accidental Death. Permanent Total Disablement is when the 'Insured Persons' suffers 'Total Disablement' for 12 months and is thereafter medically determined to be unable to participate ever again in 'Professional Football.' (Guest Players are excluded).

In order to terminate the SPC, the club must continue to pay the player his full entitlements in accordance with the SPC for 104 weeks from the date in which the injury occurred.

The player is also entitled to receive the financial benefit of the career-ending insurance policy of up to \$500,000 in accordance with the following table:

AGE BAND	LIMIT
Up to 21	10 * annual salary
20 to 23	8 * annual salary
24 to 25	6 * annual salary
26 to 27	4 * annual salary
28 to 29	2 * annual salary
30 plus	1 * annual salary

The following table gives some hypothetical examples of players who may suffer career ending injuries:

PLAYER A: AGED 24 ANNUAL CONTRACT VALUE - \$75,000			
Scenario	Career Ending Policy	Sports Injury Policy	Total Payment
Death by heart attack whilst playing football	Probably excluded although debatable	Specifically excluded	\$NIL
Death following a head injury (not contributed by pre existing condition)	\$450,000	\$150,000	\$600,000
Death by accident whilst away on overseas football trip	\$450,000	\$100,000	\$550,000
Death by accident non football related incident (eg. fall off a ladder at home)	\$450,000	\$NIL	\$450,000
New knee injury - preventing future football not otherwise disabled from other appropriate occupation	\$450,000	\$NIL	\$450,000
Knee injury - recurrence of injury which occurred 2 years ago	\$NIL	\$NIL	\$NIL
Paraplegia whilst playing football	\$450,000	\$150,000	\$600,000
Illness manifested during policy period and prevents future football	\$450,000	\$NIL	\$450,000
PLAYER A: AGED 27 ANNUAL CONTRACT VALUE - \$100,000			
Scenario	Career Ending Policy	Sports Injury Policy	Total Payment
Death by heart attack whilst playing football	Probably excluded although debatable	Specifically excluded	\$NIL
Death following a head injury (not contributed by pre existing condition)	\$400,000	\$150,000	\$550,000
Death by accident whilst away on overseas football trip	\$400,000	\$150,000	\$550,000
Death by accident non football related incident (eg. fall off a ladder at home)	\$400,000	\$NIL	\$400,000
New knee injury - preventing future football not otherwise disabled from other appropriate occupation	\$400,000	\$NIL	\$400,000
Knee injury - recurrence of injury which occurred 2 years ago	\$NIL	\$NIL	\$NIL
Paraplegia whilst playing football	\$400,000	\$150,000	\$550,000
Illness manifested during policy period and prevents future football	\$400,000	\$NIL	\$400,000
PLAYER A: AGED 30 ANNUAL CONTRACT VALUE - \$200,000			
Scenario	Career Ending Policy	Sports Injury Policy	Total Payment
Death by heart attack whilst playing football	Probably excluded although debatable	Specifically excluded	\$NIL
Death following a head injury (not contributed by pre existing condition)	\$200,000	\$150,000	\$350,000
Death by accident whilst away on overseas football trip	\$200,000	\$150,000	\$350,000
Death by accident non football related incident (eg. fall off a ladder at home)	\$200,000	\$NIL	\$200,000
New knee injury - preventing future football not otherwise disabled from other appropriate occupation	\$200,000	\$NIL	\$200,000
Knee injury - recurrence of injury which occurred 2 years ago	\$NIL	\$NIL	\$NIL
Paraplegia whilst playing football	\$200,000	\$150,000	\$200,000
Illness manifested during policy period and prevents future football	\$200,000	\$NIL	\$200,000

NOTE: The table above is for illustrative purposes only. The career-ending insurance may or may not cover pre-existing injuries, depending on the facts of each individual case. In such situations, the player should seek advice from the PFA.

If you have questions regarding the injury payments, please contact the PFA at: <http://www.pfa.net.au/?id=54>

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