



**NORTHERN
NSW
FOOTBALL**

PLAYER REGISTRATION FEES FREQUENTLY ASKED QUESTIONS

What is a Player Registration Fee and why are they necessary?

A Player Registration Fee is collected from players at the time of registering for a sanctioned football activity. The Player Registration Fee is then dispersed to the various football organisations across the game who are responsible for growing, developing, promoting and delivering football.

Who determines the Player Registration Fee?

Player Registration Fees consist of five components.

1. The National Registration Fee (NRF) charged by Football Australia (FA)
2. Member Federation Levy charged by Northern NSW Football (NNSWF)
3. [NNSWF Facilities Fund](#) contribution
4. Member Zone Levy charged by the local zone who administers local competitions and MiniRoos
5. Club Fee imposed by the player's club.

The various football bodies, largely have the autonomy to determine their component of the total Player Registration Fee.

Why do club fees vary?

Clubs determine the fees imposed on their players. Clubs are run independently and incur different costs which must be absorbed. The National Registration Status and Transfer Regulations ([NRR's](#)) allow clubs to charge a reasonable fee provided that it discloses in the National Online Registration System all fees, levies and charges and reflects actual expenses related to a player's participation in a competition. NNSWF primarily relies on clubs to satisfy the local Member Zone that the fee is reasonable. Please contact your club if you have any questions about how the club fee is determined and inclusions.

What are the average Player Registration Fees in northern NSW?

Average Player Rego Fees, inclusive of governing body and club components, are below.

Player Category	Hunter Region <i>(NF, MF, HVF)</i>	Regional <i>(FMNC, NCF, NIF, FFNC)</i>
	Average Community Player Registration Fee	Average Community Player Registration Fee
Entry Level (5-7)	\$164.75	\$125.66
Junior (8-11)	\$200.22	\$151.33
Youth (12-18)	\$254.56	\$207.09
Senior (19+)	\$359.71	\$344.61

What do Football Australia do with the money collected from the NRF?

FA, as Australia's FIFA member, is responsible for the organisation, promotion and administration of football throughout Australia. Accordingly, it has jurisdiction over all matches and competitions within Australia. FA employs professionals who lead the growth, development and promotion of the game nationally and internationally. The NRF supports the participation of the Socceroos, Matildas and other national teams on the world stage. FA also leads player recruitment, coach and referee development, club development, player development, Sporting Schools, inclusion and diversity nationally. Further information about Football Australia and its role and responsibilities is available [here](#).

What does NNSWF do with the money collected from players?

NNSWF as a member of FA, is responsible for the organisation, promotion and administration of football throughout its own state, territory or region and has jurisdiction to stage or sanction competitions or matches within its own boundaries. A comprehensive overview of the programs, services and competitions implemented by NNSWF is available [here](#). The Member Federation's component of the Player Registration Fee also funds the comprehensive suite of insurances which manage risk and protect the game's stakeholders from litigation. Approximately 25 per cent of the money collected from players is used to pay a myriad of essential insurance premiums. Further questions about NNSWF's Insurance Program are addressed below.

How much money does NNSWF generate from the levy imposed on community players?

NNSWF generates approximately \$2.4m from the levy paid by community players. The levy accounts for approximately 35 per cent of the Member Federation's total annual revenue. More detail is available on [page 27 of NNSWF's Services Guide for Stakeholders](#) including where the money collected from community players is invested across community football.

Why do senior players pay more than children and youth?

There are a range of reasons why senior players pay more including the need to make the game as affordable as possible for families with multiple children. More resources are also required to administer and deliver senior competitions including the allocation of a full-size pitch for each fixture. Senior players also account for the vast majority of personal injury insurance claims and are afforded limited income protection.



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What insurance policies are included in NNSWF's Insurance Program which is funded by Player Registration Fee?

NNSWF's Insurance Program includes Personal Accident, Public and Products Liability, Professional Indemnity and Management Liability. A comprehensive summary of NNSWF's Insurance Program is available [here](#).

Why are players required to fund insurance policies which protect other stakeholders such as clubs?

The reality is that insurance is a significant cost across the game which must be covered. Unfortunately, clubs would inevitably be required to pass on the cost to players through increased club fees. NNSWF includes insurance in the Member Federation Levy to ease the administrative burden on clubs.

Why do I pay for Personal Accident Insurance when I have private health insurance?

Personal Accident Insurance would be too expensive if it were not provided to all players regardless of their private health insurance status. Players with private health insurance often rely on the PA policy when they reach their health insurance limits e.g., physiotherapy. NNSWF's Public and Products Liability and Personal Injury policies are inherently linked. If NNSWF did not provide Personal Accident coverage, it is likely that there would be a rise in liability claims with players trying to seek recovery via an alternate avenue. Claims under a liability policy are seen to be more significant in value due to the legal costs involved in defending a claim. We believe it is important to provide a level of cover while also balancing the cost of insurance to players – a higher level of cover attracts a higher insurance premium. The premium per player is typically lower than it would be for participants to purchase their own individual policy. Players should consider their individual circumstances and arrange additional cover if required.

I've been told the Personal Accident Insurance is worthless. Is this correct?

Consistent with other sporting organisations in Australia, Northern NSW Football arrange a base level of Personal Accident cover for participants. This cover includes Capital Benefits cover for serious injuries such as quadriplegia/paraplegia (\$750,000), non-Medicare Medical Expenses such as physiotherapy (maximum \$5,000) and loss of income (maximum of \$300 per week). NNSWF's Personal Accident Insurance is no different to any other insurance. It is often not appreciated or valued until it is needed. Claim payouts have exceeded \$400,000 in previous seasons. The claims scenarios on [pages 16 to 19 of this document](#) provide a summary of what medical expenses are covered by NNSWF's Personal Accident Insurance.