

2012/2013 PFA A-LEAGUE INJURY REPORT

May 2013 (7th edition)



1993 - 2013
YEARS

TABLE OF CONTENTS

Executive Summary.....	3
Methodology.....	3
2012/2013 Season Overview.....	4
Games Missed through Injury.....	4
Unavailability of Players.....	7
Type of Injury	8
Injury Occurance by Club and Recovery Periods	9
Financial Cost of Injury.....	10
Summary of Key Findings	11
Appendix.....	12

TABLES

Table 1: Total Games Missed by A-League Season, 2005/06 – 2012/13.....	4
Table 2: Average Number of Games Missed by A-League Season, 2005/06 – 2012/13	5
Table 3: Injury Rank of Top 2 A-League Clubs, 2005/06 - 2012/13.....	6
Table 4: 2012/2013 Injury Rank and Final A-League Table Position	6
Table 5: Unavailability of A-League Players per Round/Club 2012/2013.....	7
Table 6: Incidents of Injury, 2012/2013.....	9
Table 7: Average Games Missed per Injury by Club, 2012/2013	9
Table 8: Cost of A-League Injuries, 2012/2013.....	10
Table 9: Average Cost of Injury per Club, 2005/06 – 2012/13	10

FIGURES

Figure 1: Games Missed Due to Injury, 2005/06 – 2012/13.....	4
Figure 2: Percentage of Games Missed per A-League Club, 2012/2013.....	6
Figure 3: Games Missed by Injury Type, 2012/2013 (%).....	8
Figure 4: Average Share of Injuries by Type, A-League 2005/06 – 2012/13 (%).....	8
Figure 5: Average Cost of Injury per Season by Club	11

EXECUTIVE SUMMARY

The 2012/2013 Professional Footballers Australia (PFA) Injury Report details and analyses the injuries experienced by professional footballers during the A-League season, focusing primarily on the frequency, type, duration and associated cost of such injuries.

The data gathered by the PFA Injury Report since 2005 helped form the foundations for the implementation of 'Minimum Medical Standards' in the A-League as part of the Collective Bargaining Agreement (CBA) between PFA and Football Federation Australia (FFA).

The A-League Minimum Medical Standards were mandated prior to the start of the 2011/12 A-League season and, as this report will show, have contributed to a significant reduction in the number and frequency of injuries to footballers, as well as the length of time footballers are sidelined due to injury.

There were 7 key conditions in 2011 that framed the Minimum Medical Standards that we see today in the A-League, these were (full details can be found at the Appendix):

1. Medical Testing;

Prior to commencement of each season, each Club shall complete a Medical Assessment (incorporating the Lausanne Recommendations or

equivalent) on all players in their squad.

2. Club Physician;

Each Club will have a certified specialist sports physician.

3. Club Trainers;

All trainers shall hold a Sports Trainer Level 2 certification from Sports Medicine Australia or a tertiary qualification in Sports Conditioning.

4. Club Physiotherapists;

Each club shall have a registered physiotherapist available to players immediately prior to and after training and at all matches.

5. Player Medical Records;

Club doctors, physiotherapists, and trainers shall keep accurate records of players' injuries, illnesses, physical complaints, diagnostic tests, medical advice provided and treatment.

6. Player's Right to a Second Opinion;

A player will have the right to a second medical opinion by a medical practitioner of his choosing

7. Player's Right to a Surgeon of His Choice;

A player will have the right to choose the surgeon who will perform

surgery provided that: (a) if possible, the player will consult with the Club physician, and (b) the player will give due consideration to the Club physicians' recommendations.

Although the cost of injury in the A-League remains high, the data in this report illustrates that the levels of injury are decreasing as medical standards have improved, following what was initially an upward trend between 2005/06 to 2010/11.

There remains a strong correlation between a club's prevention and management of injuries to their on-field performance and final league table position, thus highlighting the importance of maintaining and improving medical standards for clubs both financially and in terms of the level of success their teams can achieve.

Out of eight A-League seasons held since 2005/06, five have seen the team with the best injury rank finish as that season's A-League Premiership winners (1st place after all regular season games).

Clubs, fans and players all benefit from the reduction of injury through club coaches being able to more consistently select their best teams and add to the overall attractiveness and appeal of the game.

METHODOLOGY

The PFA Injury Report is formulated from publicly available injury data accessible through the following key sources:

- The FFA weekly A-League match previews, and

- A-League Club media releases and websites.

An 'injury' is defined as any injury or other medical condition that prevents a player from participating in a match.

IMPORTANT NOTE

The accuracy of the PFA Injury Report's results and analysis is dependent upon the accuracy of the sources of information from which it is derived.

Accordingly, the PFA does not warrant that the results are an exact and complete record of player injuries. They are, however, an accurate summation

of the publicly available information provided by FFA and club sources.

Note – there is incomplete or unavailable data for approximately 7 rounds of the 2005/2006 season. Accordingly, where appropriate, 2005/2006 results have been increased pro rata from 14 rounds to 21 rounds.



1993-2013
YEARS

2012/13 SEASON OVERVIEW

The 2012/13 A-League home and away season continued from the previous year with 10 teams competing over 27 rounds, with new A-League club Western Sydney Wanderers replacing the licence formally held by Gold Coast United.

The A-League Finals Series took place during April in a revised format that eliminated the 'second chance' for

the top 2 teams and subsequently the Preliminary Final as it was in 2011/12.

The new format allowed the top 2 teams to compete directly into the semi-finals, while the teams placed from 3-6th competed in knockout Elimination Finals.

In order for the PFA Injury report to be as balanced as possible, the games that

make up the A-League Finals Series are not included in the report.

The 2012/13 A-League season was the second in which the PFA/FFA Minimum Medical Standards have been in effect to ensure that all players are entitled to safe playing/training conditions, and an environment conducive to injury prevention and rehabilitation.

GAMES MISSED THROUGH INJURY

Table 1: Total Games Missed by A-League by A-League Season, 2005/06 – 2012/13

HAL Season	2005/ 2006	2006/ 2007	2007/ 2008	2008/ 2009	2009/ 2010	2010/ 2011	2011/ 2012	2012/ 2013
Games Missed Due to Injury	497	408	482	506	855	1110	760	542

Table 1 illustrates a clearly defined change in trend associated with the number of games being missed through injury in the A-League since the implementation of Minimum Medical Standards at the start of the 2011/12 season.

The number of games missed as a

result of injury peaked in 2010/11 at 1110, and have since decreased to 542 in 2012/13.

It should be taken into consideration that throughout the 8 seasons of the A-League the number of teams competing has varied from as few as 8 and up to 11 teams in 2010/11.

However, when calculating the average number of games missed per club over each of the A-League seasons to mitigate for any change in the number of teams competing, the trend remains the same, with an increasing number of players on average missing games from 2006 until the end of the 2010/11 season (as shown in Table 2).

Figure 1: Games Missed Due to Injury, 2005/06 – 2012/13

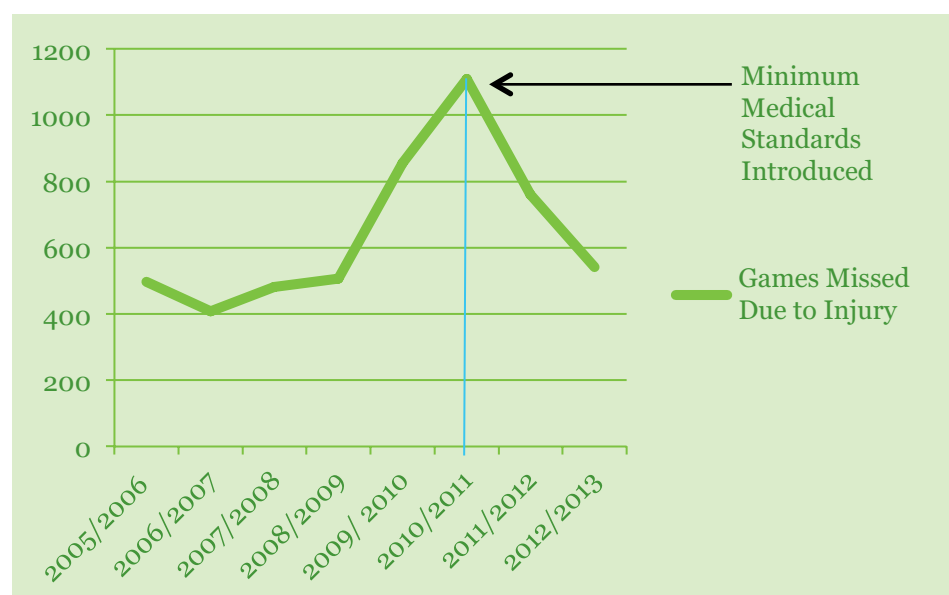


Table 2: Average Number of Games Missed by A-League Season, 2005/06 – 2012/13

HAL Season	2005/ 2006	2006/ 2007	2007/ 2008	2008/ 2009	2009/ 2010	2010/ 2011	2011/ 2012	2012/ 2013
Games Missed Due to Injury	497	408	482	506	855	1110	760	542
No. of A-League Clubs	8	8	8	8	10	11	10	10
Average Games Missed per Club	62.1	51.0	60.3	63.3	85.5	100.9	76.0	54.2

This peaks at 100.9 games missed on average per club in 2010/11 before decreasing to 76 and 54.2 in 2011/12 and 2012/13 respectively.



Table 3: Injury Rank of Top 2 A-League Clubs, 2005/06 - 2012/13

	Club	Table Position	Injury Rank*
2005/2006	Adelaide United	1	5
	Sydney FC	2	1
2006/2007	Melbourne Victory	1	1
	Adelaide United	2	6
2007/2008	CC Mariners	1	5
	Newcastle Jets	2	2
2008/2009	Melbourne Victory	1	1
	Adelaide United	2	6
2009/2010	Sydney FC	1	3
	Melbourne Victory	2	8
2010/2011	Brisbane Roar	1	1
	CC Mariners	2	8
2011/2012	CC Mariners	1	1
	Brisbane Roar	2	4
2012/2013	WS Wanderers	1	1
	CC Mariners	2	4

*Injury Rank based on number of games missed as a result of injury.

Table 4: 2012/2013 Injury Rank and Final A-League Table Position

Club	Games Missed	Injury Rank	Table Position
Adelaide United	55	6	4
CC Mariners	41	3	2
Melbourne Victory	48	5	3
Newcastle Jets	62	7	8
Perth Glory	62	8	6
Brisbane Roar	46	4	5
Sydney FC	92	10	7
Wellington Phoenix	38	2	10
Melbourne Heart	67	9	9
Western Sydney Wanderers	31	1	1
TOTAL	542		

*Newcastle Jets and Perth Glory registered the same number of games missed, however, Newcastle recorded less actual injuries (see Table 6) than Perth, hence are ranked higher.

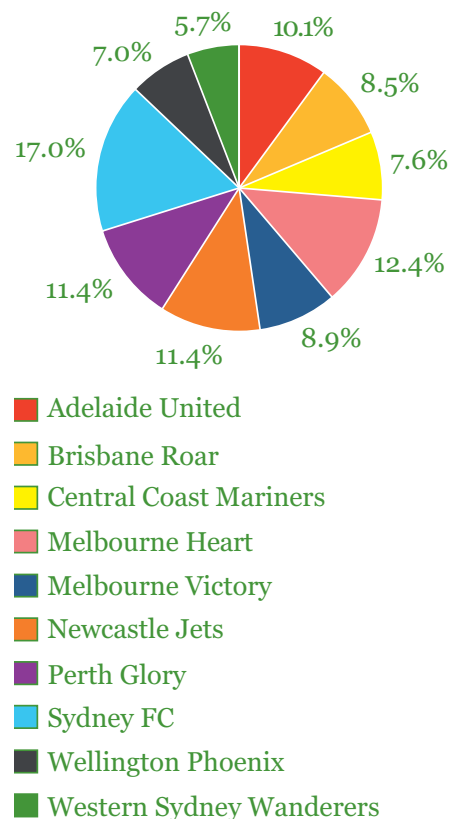
*Full Injury Rank data for all A-League Clubs from 2005 – 2013 can be found in the Appendix.

Table 3 demonstrates how the number and duration of injuries at an A-League club has a direct impact on the on-field success a given club can expect during the A-League season.

On five occasions, the team ranked as the best performing with regards to injury has finished at the top of the league table after the home and away season, including the 2012/13 season whereby Western Sydney Wanderers had the lowest share of injuries (per 'games missed' as shown in Figure 2) while being crowned A-League Premiership winners and qualifying for the A-League Grand Final.

The A-League Premiership winner has only ever been ranked outside of the top 3 for 'games missed' through injury twice, and never lower than fifth.

Figure 2: Percentage of Games Missed per A-League Club, 2012/2013



UNAVAILABILITY OF PLAYERS

Table 5: Unavailability of A-League Players per Round/Club 2012/2013

Round	A-LEAGUE CLUB										Total	Average
	ADU	BR	CCM	MBV	MBH	NUJ	PG	SFC	WPX	WSW		
1	2	1	2	0	1	0	1	2	5	1	15	1.5
2	3	1	4	0	1	1	1	3	4	1	19	1.9
3	2	2	2	3	2	1	3	6	3	0	24	2.4
4	2	1	2	2	2	2	3	6	2	2	24	2.4
5	1	0	1	0	3	0	4	7	2	2	20	2
6	2	1	1	1	3	2	3	4	2	0	19	1.9
7	1	1	1	2	3	2	3	3	2	1	19	1.9
8	3	0	1	1	1	3	3	0	2	0	14	1.4
9	5	0	1	1	1	3	3	0	1	0	15	1.5
10	3	0	1	1	2	5	2	1	0	0	15	1.5
11	2	1	2	1	4	5	2	0	1	2	20	2
12	2	1	1	0	3	6	1	1	1	0	16	1.6
13	1	2	1	0	3	2	2	5	1	0	17	1.7
14	0	2	2	1	3	2	2	6	1	2	21	2.1
15	1	3	2	2	3	1	2	7	1	2	24	2.4
16	3	3	1	1	2	3	2	4	1	2	22	2.2
17	5	3	1	2	1	3	2	6	0	1	24	2.4
18	2	3	2	3	3	2	2	5	0	1	23	2.3
19	2	2	3	2	4	2	3	4	0	2	24	2.4
20	2	3	2	2	5	1	2	3	1	2	23	2.3
21	3	3	2	3	3	1	2	2	0	1	20	2
22	2	3	1	3	3	2	2	3	0	2	21	2.1
23	2	3	1	3	2	2	4	2	2	1	22	2.2
24	1	3	1	3	1	4	3	3	1	1	21	2.1
25	1	2	1	4	1	3	2	4	1	1	20	2
26	2	1	1	3	3	3	1	3	1	2	20	2
27	0	1	1	4	4	1	2	2	3	2	20	2
TOTALS	55	46	41	48	67	62	62	92	38	31	542	2.0
Average	2.0	1.7	1.5	1.8	2.5	2.3	2.3	3.4	1.4	1.1	2.0	

Table 5 outlines the number of players unavailable due to injury by each club for each round of the 2012/2013 season.

The average number of players unavailable for each club per round is 2, as compared with the same figure from the 2011/2012 A-League season of 2.8 – a near 30% reduction in the number of players unavailable each week on average.

Notable among these results is the relatively high level of unavailability experienced at Sydney FC. In the 2011/12 season Sydney FC had on

average 1.5 players unavailable per week due to injury, the second best rating after Central Coast Mariners in a season where Sydney FC finished 5th and among the A-League Finals. This more than doubled to 3.4 in 2012/13 and Sydney FC only managed to finish 7th and outside of the Finals Series.

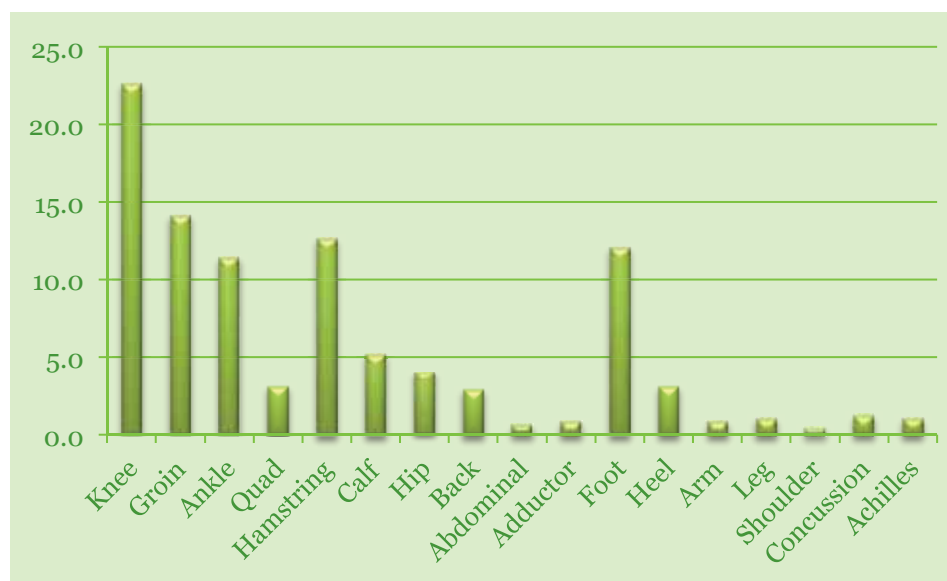
Conversely, Western Sydney Wanderers were able to select from an almost complete squad week to week, with only 1.1 players on average unavailable for selection due to injury.



1993-2013
YEARS

TYPE OF INJURY

Figure 3: Games Missed by Injury Type, 2012/2013 (%)

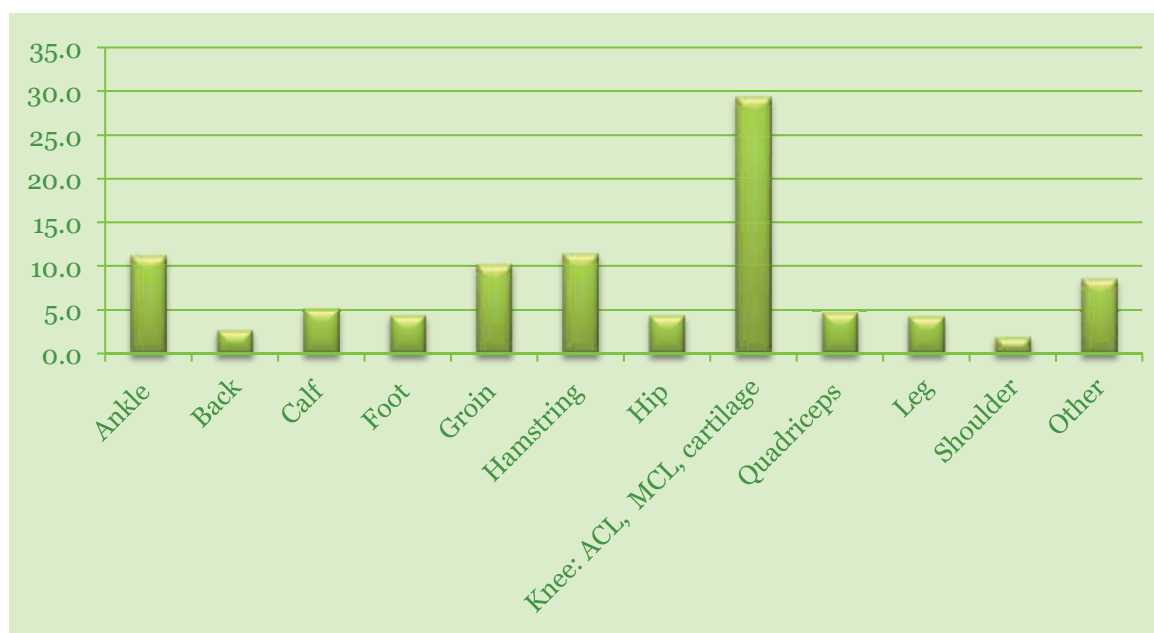


Injuries to the knee, hamstring and groin remain 3 of the most common in 2012/13 in line with previous years (**Figure 3**).

Foot injuries are unusually high relative to previous years at 12% in 2012/13 – the long term average share of games missed for foot injuries is normally around 5%. The primary reason for this irregularity was the long nature of foot injuries to several players in 2012/13, including two players with a broken foot and one player with nerve damage of the foot.

Injuries to the knee have consistently been the cause of the most games missed over the 8 seasons of the A-League, making up 22.6% of games missed in 2012/13, and 29.3 of games missed from Season 1 to Season 8 (**Figure 4**).

Figure 4: Average Share of Injuries by Type, A-League 2005/06 – 2012/13 (%)



*Other = (arm, heel, Achilles, abdominal, adductor, concussion, unstated)

INJURY OCCURRENCE BY CLUB AND RECOVERY PERIODS

Table 6: Incidents of Injury, 2012/2013

Club	Players Injured 2012/13	Players Injured 2011/12	No. of Injuries 2012/13	No. of Injuries 2011/12	No. of Games Missed 2012/13	No. of Games Missed 2011/12
ADU	13 ↓	15	17 ↓	22	55 ↓	79
BR	11 =	11	12 ↓	17	46 ↓	57
CCM	8 ↑	7	10 ↑	9	41 ↑	25
MHFC	12 ↓	14	17 ↓	19	67 ↓	97
MVFC	12 ↑	11	17 ↑	15	48 ↓	62
NJ	14 ↑	11	16 ↑	11	62 ↑	47
PG	12 ↓	16	19 ↓	23	62 ↓	145
SFC	16 ↑	12	27 ↑	17	92 ↑	41
WPX	12 ↑	12	14 ↓	18	38 ↓	79
WSW	11	N/A (GCU-18)	13	N/A (GCU-25)	31	N/A (GCU-128)
Total	121 ↓	127	162 ↓	166	542 ↓	760

↓ = Decrease compared to previous year, ↑ = Increase compared to previous year, '=' = No change to previous year

Table 6 shows the number of players injured, the number of injuries and the resulting number of games missed at each club over the course of the 2012/2013 season.

The table also compares each club's performance across the 3 categories with that of the previous year.

Melbourne Heart were able to reduce their number of players injured, actual injuries and games missed due to injury this season, however finished 3 places lower in the A-League than in 2011/12 despite this improvement.

On the other hand, Melbourne Victory experienced a slight increase in players injured and actual injuries compared to the 2011/12 season, however importantly were able to significantly reduce the number of games players missed as a result of the related injuries (from 62 down to 48). These improved recovery periods may have helped them towards finishing in 3rd place this season compared to 8th in 2011/12.

It should be noted that the injury figures of Gold Coast United, who failed to comply with the mandated minimum

medical standards in 2011/12, and had the poorest results in terms of the number of injuries (included in Table 6), have been replaced by those of Western Sydney Wanderers, who have been ranked number 1 for injuries in 2012/13.

This distinct difference in the way that injury prevention and management has been approached by the two clubs has contributed positively to the overall improved injury outlook across the league.

Table 7: Average Games Missed per Injury by Club, 2012/2013

Club	No. of Injuries	No. of Games Missed	Average Games Missed per Injury
ADU	17	55	3.2
BR	12	46	3.8
CCM	10	41	4.1
MHFC	17	67	3.9
MVFC	17	48	2.8
NJ	16	62	3.9
PG	19	62	3.3
SFC	27	92	3.4
WPX	14	38	2.7
WSW	13	31	2.4
Total	162	542	3.3

Table 7 calculates the number of games each player misses on average from each injury, and reflects the importance of minimising the occurrence of injury itself as well as the skilled management of rehabilitation that allows for the amount of time a player is sidelined to be reduced.

The average number of games missed per injury in 2012/2013 of 3.3 constitutes a significant improvement on that of the 2011/2012 season, when the equivalent average was 4.6 games. This further underlines that medical standards and practices continue to improve in the A-League.



1993-2013
YEARS

FINANCIAL COST OF INJURY

Analysing the financial impact of injuries to players in the A-League allows for an additional perspective that quantifies injury in a way that shows how employing best practice medical standards can deliver major cost savings to A-League clubs.

Table 8 shows the approximate cost of injury to each A-League club in

2012/2013, with costs incurred ranging from \$189,711 at Western Sydney Wanderers to over \$500,000 at Sydney FC.

The formulas employed to calculate the cost of injury in Table 8 and Table 9 are indicated below, and are designed to estimate costs on a conservative basis as they do not include:

- any losses from the A-League Finals Series;
- the cost of payments outside of the salary cap (such as to marquee and/or replacement players), and
- the cost of medical care and treatment to injured players.

Table 8: Cost of A-League Injuries, 2012-2013

Club	No. of Games Missed	Cost of Injury*
Adelaide United	55	\$336,598.91
Brisbane Roar	46	\$281,519.09
Central Coast Mariners	41	\$250,919.19
Melbourne Heart	67	\$410,038.68
Melbourne Victory	48	\$293,759.05
Newcastle Jets	62	\$379,438.78
Perth Glory	62	\$379,438.78
Sydney FC	92	\$563,038.18
Wellington Phoenix	38	\$232,559.25
Western Sydney Wanderers	31	\$189,719.39
Total	542	\$3,317,029.29

* Cost of Injury = Salary Cap / (No. of Games x 15 (players on team sheet)) x No. of Games Missed
 2012-2013 Salary Cap = \$2,478,592
 HAL Regular Season = 27 Games

Over the past 8 A-League seasons, Wellington Phoenix has the lowest average cost of injury per season (excluding Western Sydney Wanderers), closely followed by Melbourne Victory and Brisbane Roar.

In total, over \$28,000,000 in direct salary costs has been incurred by A-League clubs as a result of injury (\$3,578,087 on average per season).

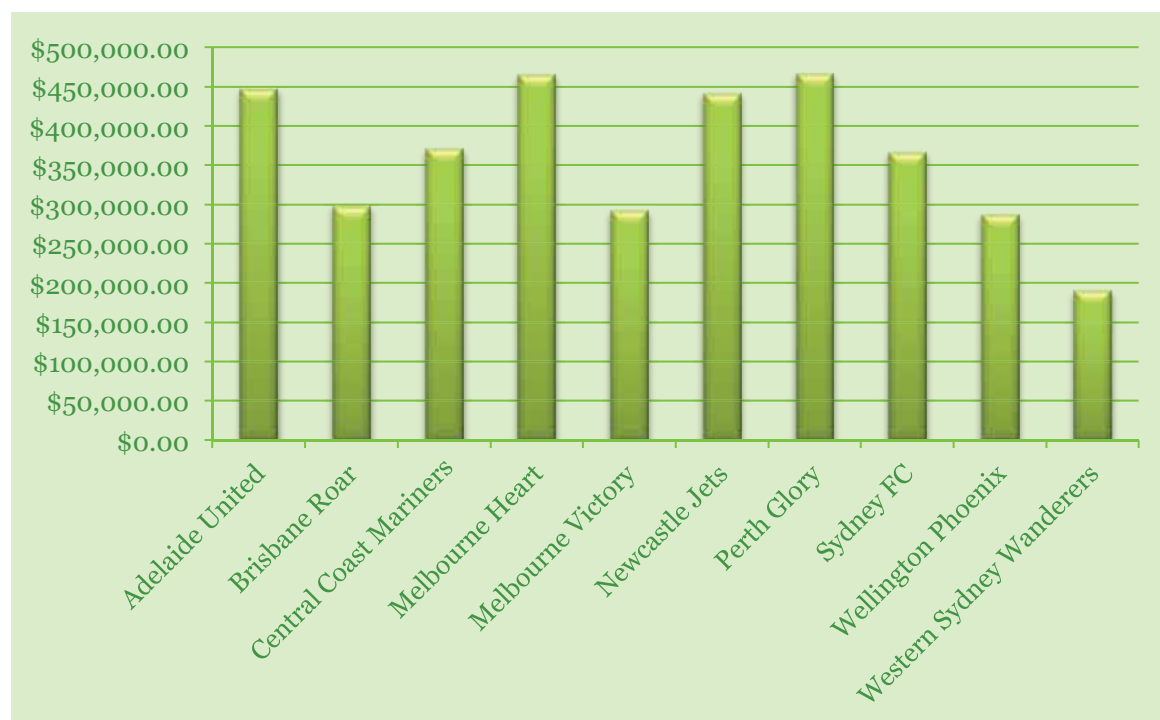
While injuries in football are inevitable, they are in many cases preventable, and while there will always be a cost associated with injuries to players, the PFA believes that with continued efforts and investment to improve medical standards in injury prevention and rehabilitation, that these costs can be reduced.

Table 9: Historical Average Cost of Injury per Club, HAL Season 1 - 8

Club	Average Injury Cost per Season	Total Cost of Injury
Adelaide United	\$446,511.36	\$3,572,090.91
Brisbane Roar	\$297,401.01	\$2,379,208.09
Central Coast Mariners	\$369,924.77	\$2,959,398.19
Melbourne Heart	\$464,572.89	\$1,393,718.68
Melbourne Victory	\$291,569.76	\$2,332,558.05
Newcastle Jets	\$441,053.60	\$3,528,428.78
Perth Glory	\$465,617.60	\$3,724,940.78
Sydney FC	\$365,961.27	\$2,927,690.18
Wellington Phoenix	\$286,601.04	\$1,719,606.25
Western Sydney Wanderers	\$189,711.73	\$189,711.73
Gold Coast United	\$669,588.00	\$2,008,763.00
New Zealand Knights	\$327,460.00	\$654,920.00
North Queensland Fury	\$616,832.00	\$1,233,665.00
Total	n/a	\$28,624,699.64

*Average Injury Cost per Season = Total Cost of Injury/No. of seasons in the A-League)

Figure 5: Average Cost of Injury per Season by Club



SUMMARY OF KEY FINDINGS

The 2012/2013 PFA Injury Report has shown a continuation of the downward trend of injuries in the A-League since the introduction of the mandated Minimum Medical Standards in 2011/2012.

In addition:

- Western Sydney Wanderers became the 5th team in the 8 seasons of the A-League to win the A-League Premiership title and be ranked number 1 by the PFA Injury Report in terms of games missed due to injury;
- The number of players unavailable for selection by an A-League team due to injury fell from 2.8 in 2011/12 to 2.0 in 2012/13;
- The required time for players to return from injury also fell, from 4.6 games in 2011/2012 to 3.3 games in 2012/2013;
- Sydney FC endured the worst season of all 10 A-League clubs in 2012/2013 in terms of injuries, registering the highest number of injuries (27), resulting in the highest

number of games missed (92), and incurring the highest injury cost of \$563,015.47;

- 2012/2013 Grand Final winners and Premiership runners-up Central Coast Mariners had the best injury record in relation to actual number of injuries (10) and players injured (8);
- Knee injuries continue to be the most common, while groin injuries overtook the occurrences of hamstring injuries in 2012/2013 against the long-term trend. 2012/2013 also saw an unusually high number of games missed as a result of foot injuries;
- The impressive injury statistics at Western Sydney Wanderers in their first season were far superior to those of Gold Coast United in 2011/2012, greatly improving the overall outlook for the A-League, and
- The cost of injuries within the A-League has decreased over the past two seasons, however remains at a level that leaves much room for further improvement.

Increased investment and research in this area will see long term benefits for the A-League and its growth, not only from cost savings but additionally through the associated advantages of clubs being able to play their best teams and players more frequently, ensuring that the standard of football in the A-League is optimised and continues to attract and convert the abundance of football fans in Australia into A-League fans.



1993-2013
YEARS

APPENDIX

Full Injury Rank data for all A-League Clubs from 2005/06 – 2012/13

	2005/2006 HAL Season			2006/2007 HAL Season			2007/2008 HAL Season		
CLUB	Games Missed	Injury Rank	Table Position	Games Missed	Injury Rank	Table Position	Games Missed	Injury Rank	Table Position
Adelaide United	57	5	1	59	6	2	93	7	6
CC Mariners	118	8	3	97	8	6	54	5	1
Melbourne Victory	27	1	7	12	1	1	51	3	5
Newcastle Jets	115	7	4	38	3	3	40	2	2
NZ Knights	49	4	8	83	7	8	-	-	-
Perth Glory	61	6	5	52	5	7	67	6	7
Brisbane Roar	43	3	6	23	2	5	53	4	4
Sydney FC	27	1	2	44	4	4	98	8	3
Wellington Phoenix	-	-	-	-	-	-	26	1	8
Gold Coast United	-	-	-	-	-	-	-	-	-
North Queensland Fury	-	-	-	-	-	-	-	-	-
Melbourne Heart	-	-	-	-	-	-	-	-	-
Western Sydney Wanderers	-	-	-	-	-	-	-	-	-
TOTAL	497			408			482		
A-League Average	62.1			51			60.3		

	2008/2009 HAL Season			2009/2010 HAL Season			2010/2011 HAL Season		
CLUB	Games Missed	Injury Rank	Table Position	Games Missed	Injury Rank	Table Position	Games Missed	Injury Rank	Table Position
Adelaide United	77	6	2	88	4	10	136	10	3
CC Mariners	66	5	4	46	2	8	104	8	2
Melbourne Victory	25	1	1	108	8	2	84	5	5
Newcastle Jets	62	3	8	99	7	6	187	11	7
NZ Knights	-	-	-	-	-	-	-	-	-
Perth Glory	96	8	7	98	6	5	81	4	10
Brisbane Roar	62	3	3	89	5	9	51	1	1
Sydney FC	91	7	5	53	3	1	70	2	9
Wellington Phoenix	27	2	6	35	1	4	98	6	6
Gold Coast United	-	-	-	110	9	3	122	9	4
North Queensland Fury	-	-	-	129	10	7	99	7	11
Melbourne Heart	-	-	-	-	-	-	78	3	8
Western Sydney Wanderers	-	-	-	-	-	-	-	-	-
TOTAL	506			855			1110		
A-League Average	63.3			85.5			100.9		



Minimum Medical Standards Introduced					
2011/2012 HAL Season			2012/2013 HAL Season		
Games Missed	Injury Rank	Table Position	Games Missed	Injury Rank	Table Position
79	7	9	55	6	4
25	1	1	41	3	2
62	4	8	48	5	3
47	3	7	62	7	8
-	-	-	-	-	-
145	10	3	62	8	6
57	4	2	46	4	5
41	2	5	92	10	7
79	6	4	38	2	10
128	9	10	-	-	-
-	-	-	-	-	-
97	8	6	67	9	9
-	-	-	31	1	1
760			542		
76.0			54.2		



1993-2013
YEARS

1. Medical Testing

Prior to commencement of each season, each Club shall complete a Medical Assessment (incorporating the Lausanne Recommendations) on all players in their squad. No contracted player may participate in training or matches unless he has undergone a complete Medical Assessment in connection with the relevant season and has been signed off by the Club's Physician as being fit to play.

2. Club Physician

Each Club will have a specialist sports physician, certified by the Australasian College of Sports Physicians, or a sports doctor, certified by Sports Doctors Australia, as one of its Club physicians. If a Club physician advises a coach or other Club representative of a player's physical condition that adversely affects the player's performance or health, the physician will also advise the player. If the player suffers from a condition that could be significantly aggravated by continued performance, the physician will advise the player and the Club of such fact before the player is again allowed to perform on-field activity. A different physician is required for both the home team and the away team in an A League match. Each team is responsible for ensuring that its team's physician is present and on duty.

The home team in an A-League match shall ensure that first aid supplies and medications appropriate for the types of injuries that may be sustained during a match are provided. There shall be an ambulance available at each match.

3. Club Trainers

All trainers shall hold a Sports Trainer Level 2 certification from Sports Medicine Australia or a tertiary qualification in Sports Conditioning. Any current trainer who does not hold the necessary certificates shall have two years in which to obtain the necessary certification. Trainers hired from overseas shall have comparable certification and shall complete the applicable Sports Trainer course within 2 years of the date hired.

4. Club Physiotherapists

Each club shall have a registered physiotherapist available to players immediately prior to, during and after training and at all matches.

5. Player Medical Records

Club doctors, physiotherapists, and trainers shall keep accurate records of players' injuries, illnesses, physical complaints, diagnostic tests, medical advice provided and treatment. These records shall meet the requirements of confidentiality required by law and shall be available to the player to review and to copy upon request. Club doctors,

physiotherapists, and trainers shall provide all information and fully assist players in obtaining any and all insurance injury benefits to which players may be entitled.

6. Player's Right to a Second Opinion

A player will have the right to a second medical opinion by a medical practitioner of his choosing. In the event of a difference between the first and second opinions, an independent medical practitioner shall be selected by the Club and Player to resolve the difference.

7. Players' Right to a Surgeon of His Choice

A player will have the right to choose the surgeon who will perform surgery provided that:

- a. if possible, the player will consult with the Club physician, and
- b. the player will give due consideration to the Club physicians' recommendations.

All costs for any such surgery that are not covered by either Medicare or the player's health insurance will be at the Club's expense; provided, however, that a) the surgery has been approved in writing by the Club's doctor, which approval shall not be unreasonably denied and b) the Club will not be responsible for or incur any liability (other than the cost of the surgery) related to the adequacy or competency of such surgery.

NOTES

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