



## SPORT CLUBS INSURANCE INFORMATION

Work Area:	Sport Development
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For many clubs the word insurance conjures a grey area of understanding. There is often a misconception surrounding the costs involved and what insurance is actually needed. These assumptions can lead to inaction from some office bearers that apply the theory – if you don't understand it, just ignore it.

It would be in the sport clubs best interest to take the time to understand insurance policies, establishing what type of insurance will cover the club's needs, the inherent risks involved and the overall importance of an insurance policy.

### Club Insurance

Student club members are covered by the MQ student insurance policy (see below).

Non student members are covered by public liability insurance and any insurance the club has through affiliation with their governing body.

Only university endorsed activities will be covered by University insurance. Therefore if MQ doesn't know about the activity or have not approved it, participants will not be covered.

### MQ Student insurance

MQ enrolled students are covered by the MQ student insurance policy when they are on university property or participating in a university endorsed activity.

The insurance policy covers non Medicare medical expenses. These are expenses not subject to any full or partial Medicare rebate.

The first claim by the student must be made within one month of the injury or incident

The policy has an excess of \$50 for the first expense which students must pay.

Students can claim up to \$5000 for 12 calendar months from the date of injury.

If the student has their own health insurance they must claim from this fund in the first instance. The MQ insurance can then be used to claim any gap if necessary.

Students are continually covered (year round/over summer) if they have the intention to enroll next year.

Students can also claim a weekly benefit of 100% of their income up to \$500 for 156 weeks.

### Public Liability

Members of the public are covered by public liability insurance in the event of negligence on behalf of the venue. This insurance has an excess of \$30,000 which will cover injury to third parties or damage to third party property. This insurance will only be activated in the instance of larger claims.

**Other types of insurance – <http://sportscommunity.com.au/club-admin/insurance/>**

### Professional Indemnity

Clubs ideally need Professional Indemnity insurance cover to protect any representative providing professional advice including coaches, trainer and medical staff. Professional indemnity insurance indemnifies against claim where it is found that advice being provided by club representatives is negligent or there was a breach of professional duty. It is important for club officials and members to minimize risk for themselves and the club by not engaging in behavior that may void to initial insurance contract.

### Directors and Officers Insurance

All incorporated Clubs should consider Directors and Officers insurance to protect club officer holders against claims which may arise from a failure to carry out obligations and duties of their role. In some instances, these failures may result in claims against individual Directors and Officers of the club which may expose them to paying them claim personally if they do not have the protection of Directors and Officers Insurance

### Building and Contents Insurance



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Building and contents insurance protects the building and content of you club from thefts and damage. Consider policies that cover your clubs equipment away from you clubs facilities, i.e. when the equipment is taken to competitions at venues other than the home venue of the club

### Accident Insurance

The protection offered by Accident insurance policies varies from policy to policy so it is important to understand the terms of each policy. The more inclusions on the policy, the more expensive the policy will be. It is important that accident insurance policies cover not only players and participants but also:

- Officials
- Volunteers
- Officers of the club
- Trainers and other support staff
- Club members

Accident insurance policies will cover and make payments to some or all of the following occurrences:

- Death
- Permanent or Temporary disability
- Loss of income
- Rehabilitation
- Repatriation of the injured competitor

### Income protection

Clubs or Club Members may wish to have additional income protection insurance coverage if the Accident Protection Insurance cover does not offer the level of cover required by the individual.

**It is very important that clubs understand the amount of cover offered by their accidental protection policy. If it does not cover 100% of an injured individual's income, this must be made clear so additional income protection can be acquired.**

### Volunteer and Staff Insurance

Volunteer staff insurance covers the individuals in our club that are helping out on the field of play and also in the club's facility. Official suffering from injury from ancillary activities or even those harmed in the kitchen facility helping prepare meals, for example, will be covered for injury and loss of earnings.

### Contingency Insurance

- **Prize indemnity** – Insurance policies can be taken out to cover the cost of providing major prizes in a game of chance such as golf 'hole in one', 'half-court' basketball shots, football/soccer 'super kicks', perfect ten pin bowling scores, tagged fish and many more.
- **Player Bonus** – insurance policies are available to cover the cost of a bonus which becomes payable on the athlete achieving a certain level. For example, winning the State, National or World Championship in a given event or sport.
- **Adverse Weather** – Insurance policies can be sought to protect your club from financial loss of an event as a result of adverse weather conditions such as torrential downpour, drought, gale force winds, unsatisfactory water conditions or even a sudden temperature change.
- **Cancellation / Abandonment** – Insurance can be taken out to cover financial loss relating to an even being postponed relocated, or cancelled due to circumstances beyond the control of the club organisers.
- **Non-appearance / Performance** - Insurance cover can protect against financial loss arising from the non-appearance of a star performer or group at a specified event.

See more at: <http://sportscommunity.com.au/club-admin/insurance/#sthash.hM8ZRk6j.dpuf>