

Insurance

Public, Products and Professional Liability

Tennis coaches can be held liable for claims arising from negligence, errors and omissions committed in the course of conducting their business. As our society becomes increasingly litigious, the need for our coach members to have appropriate insurance protection is essential. Our members represent: qualified coaches, trainee coaches, volunteers, employees or contractors.

The value of becoming a Tennis Australia coach member and the myriad of benefits and services, which will support your business and tennis related activities, is outlined in the Insurance brochure. The Tennis Australia Coach Membership* now automatically includes a combined Public Liability and Professional Indemnity Insurance protection, which has been designed with our members in mind.

*Qualified and Trainee Coach Membership subscriptions.

Frequently asked questions

1. Do I need Insurance cover?

As a tennis coach you are in a position of influence and authority while performing coaching activities. During these activities you provide professional advice to pupils that a reasonable person may expect to rely upon in their capacity as a tennis student. Professional Indemnity Insurance protects you from any claims brought against you as a result of this professional advice. Also, as a tennis coach you have a responsibility and duty of care to your pupils and the public, to provide a safe coaching environment. Public Liability Insurance protects you from a claim that may result from you not providing an adequate level of care and safety for the public while conducting your coaching related activities.

2. What does Tennis Australia Coach Membership Insurance cover me for?

\$20 million Public Liability and \$10 million Professional Indemnity cover.

	Public Liability	Property in your care, custody and control	Products Liability	Professional Indemnity	Policy Excess
Coverage provided	This Insurance protection covers your legal liability for your actions and advice provided while performing your coaching activities.	Damage to others' property due to your negligence when hired or loaned.	Protection against any product you sell and/or provide to your clients that may cause injury or property damage.	Arising out of your professional advice given and/or taken in your capacity as a tennis coach.	Bodily injury and property damage only.
Cover limits	\$20 million Any one occurrence.	\$25,000 Any one occurrence.	\$20 million Any one occurrence and in the aggregate any one period of insurance.	\$10 million Any one occurrence and in the aggregate any one period of insurance.	\$500 Each and every claim.

3. What activities am I covered for under the Tennis Australia Coach Membership Insurance program?

The Tennis Australia Coach Membership Insurance covers you in all 'coaching related activities'. These 'coaching related activities' include:

- Coaching, teaching and instruction of tennis
- Developers/ promoters of tennis
- Coaching tennis at privately owned, hired, leased, rented courts or school facilities
- Tennis competitions and related activities
- Organising, managing and conducting tennis programs or training sessions.
- Distributor of newsletter and brochures
- Physical and Mental tennis training
- Player Development programs
- Tennis rules and regulations
- And any other activity identical thereto

This insurance protection covers your legal liability for your actions and advice provided while performing your coaching activities. The program includes cover for qualified and trainee tennis coach members.

4. Does the Tennis Australia Coach Membership Insurance include Business Entity Insurance?

Tennis Australia offers a separate Business Entity Insurance (BEI) policy. Tennis Australia qualified coach members can choose to purchase this policy. BEI is an excellent opportunity to insure your assistant coaches. Members wishing to receive a customised quote for their business are required to complete the Tennis Australia Coach Membership BEI application form. The BEI application form can be downloaded from our website tennis.com.au/membership/benefits/insurance alternatively email Tennis Australia Coach Membership at coachmembership@tennis.com.au for a BEI application form.

Tennis Australia Coach Membership together with Marsh will assess the risks associated with your coaching business and provide each member with an individual quote. Marsh will provide a quote within 2-3 working days.

5. What does the Tennis Australia Coach Membership Business Insurance Package for coaches include?

Marsh Pty Ltd is offering an exclusive business insurance package designed for Tennis Australia coach members. Marsh Pty Ltd can tailor the following policy options to create an insurance package that meets your needs:

- Property & Business Interruption
- Burglary & Theft
- Money
- Employee Dishonesty
- Glass
- Machinery Breakdown
- Electronic Equipment
- General Property
- Personal Accident & Illness

Why leave yourself vulnerable when the unexpected occurs (eg. theft, fire, vandalism, disaster)? To receive an obligation free quote for this insurance, or for further information about how insurance can protect your business contact Marsh on 1300 308 702 or visit tennis.com.au/membership/benefits/insurance.

6a. Can I purchase additional insurance, such as Income Protection?

Yes, Tennis Australia coach members can purchase other Insurance. Email Tennis Australia Coach Membership at coachmembership@tennis.com.au and we will refer you to the Tennis Australia Insurance provider.

6b. When does my Insurance cover commence?

The Certificate of Currency policy is based upon the financial year and therefore your Insurance cover commences on 1 July and will expire on 30 June the following year (terms and conditions apply). Members who registered with Tennis Australia Coach Membership by 1 May will be covered for a total of 14 months. If you need additional coverage contact Tennis Australia Coach Membership on 03 9914 4191 or email coachmembership@tennis.com.au and we will forward your details to the Insurance broker to ensure immediate cover. This will only be done, once Tennis Australia Coach Membership has received your membership application form and payment. Members who join after 1 July will still only be covered until 30 June either the next or the same year.

7. What am I entitled to if I claim under Personal Accident cover?

If you are injured whilst performing one of your many coaching related activities, your Coach Membership insurance includes the following benefits:

Cover provided Limits

Capital Benefits \$100,000

Non Medicare Medical 80% to \$3,000 excess \$50

(Accident Only) Loss of Income 100% to \$500pw (subject to 52 week benefit period) excess 7 days

Temp Part Disablement 100% to \$150pw (subject to 52 week benefit period) excess 7 days

Student Benefit 100% to \$300pw (subject to 52 week benefit period) excess 7 days

Domestic Home Help 100% to \$300pw excess 7 days

Funeral up to a maximum of \$5,000

Broken Bones up to a maximum of \$3,000

Bed Care 100% to \$300 excess 24 hours

Out of Pocket Expense 100% to \$200

Chauffer Plan 100% to \$200pw (subject to 52 week benefit period) excess 7 days

Rehabilitation Up to a maximum of \$5,000

Home and/or Motor Vehicle Modification Up to a maximum of \$10,000

8. What is the waiting period for personal accident cover?

The waiting period is only 7 days. (Please refer to question 20)

9. What if I do not have an Australian coaching qualification can I still be covered under Tennis Australia's policy?

Tennis Australia is offering the same insurance product for non-qualified coaches; this package is included in the Trainee Coach Membership. Terms and Conditions do apply - The trainee coach member must be at the same venue as a qualified coach member. The trainee coach member must have completed a recognised coaching course, i.e. minimum level of Junior Development Coaching Course, by the end of the four year term. If you hold an overseas qualification you may opt to complete the Recognition of Current Competence (RCC) process.

10. Is the cost of this insurance included in my Tennis Australia Coach Membership?

Yes. Insurance is part of your annual Tennis Australia Coach Membership subscription. Please note insurance is included in the qualified and trainee membership packages.

11. Is there any age restriction to be covered under Tennis Australia's insurance policy?

The Insurance program reflects the age limitations of the Tennis Australia coaching program. The minimum age is 16 to enrol in Tennis Australia coaching courses and therefore the Insurance program would apply the same minimum.

12. What if a coach is a registered player from a body affiliated with State/Territory Member Associations but does not have Tennis Australia Coach Membership Insurance, will they still be covered?

No. The coach needs to be a qualified or trainee Tennis Australia coach member. Being registered as a player does not qualify you to receive coach insurance.

13. What if a coach has individual player registration with State/Territory Member Association and Tennis Australia Coach Membership Insurance, but is not associated with any affiliated body.

The coach would be covered for their actions provided they are legal and fall within the Tennis Australia Policy terms, conditions, limitations and exclusions.

14. What if a coach is not a registered player with State/Territory Member Association but does have Tennis Australia Coach Membership?

Still okay if they have Tennis Australia Coach Membership, they have coaching insurance and are not required to be a registered player with the State/Territory Member Association, unless they are playing in tennis competitions.

15. Does this Insurance cover me while coaching overseas?

Whilst we are able to provide you with a policy with cover as quoted, any legal action taken against you overseas would need to be processed under Australian law as the governance on the policy is Australian. This would also involve any compensation being paid out in Australian dollars. This is a risk you would need to consider. It is suggested you explore taking out local cover, in the country you have resided in. Cover is worldwide (except Canada and USA) however legal jurisdiction is Australian. Therefore any claims that occur overseas must proceed through the Australian Legal System.

16. Are my assistant / trainee coaches covered under my insurance?

No. Even if an assistant or trainee is coaching on the same court as a registered Tennis Australia coach member, they are not covered by that member's insurance. There are two options available to cover the non-qualified assistant / trainee coach:

-Trainee Coach Membership

Included in this Trainee Coach Membership, for non-qualified coaches is full Insurance cover. A condition of the trainee insurance is the trainee coach member must be at the same venue as a qualified coach member. The trainee must have completed a recognised coaching course i.e. minimum level of Junior Development Coaching Qualification by the end of four years.

-Business Entity Insurance (BEI) to help cover your employees within your coaching business. (Please refer to BEI question 4 for further details)

17. Will I receive a Certificate of Currency and can I make copies of this document?

Marsh Insurance will issue the Certificate of Currency. The document outlines the Insured parties covered by the policy and the limits of cover being provided to those parties. Many tennis clubs, tennis centres, schools and other Community and Sporting Associations require confirmation that you have insurance coverage to protect yourself and themselves for any liability. Please keep this document in a safe place. (You may make a copy of this document for relevant parties.)

18. What do I do with my Certificate of Currency?

Keep this document in a safe place. You may be asked by employers to provide evidence of your insurance cover.

19. What happens if I let my Tennis Australia Coach Membership lapse?

Tennis Australia Coach Membership subscriptions are based on a financial year (1 July to 30 June). Therefore if you do not pay your Tennis Australia Coach Membership for a particular financial year, you will not be covered for Insurance whilst you are not a financial coach member.

Insurance Claims

20. How do I make a Claim?

If you need to make an Insurance claim please call the Sportscover Hotline on 1300 134 956.

21. If an incident occurs while I am coaching, what should I do?

As part of a basic risk management plan, you should record all incidents in a logbook or diary, noting details of the incident including any witnesses. If you believe a coaching incident or issue has the potential to develop further, contact the Sportscover hotline on 1300 134 956

22. Where can I obtain a full copy of the Insurance Policy document?

You can download the Sportscover Insurance policy at tennis.com.au/membership/benefits/insurance.

Administers of the program

It is important that our members have access to expert advice, which is delivered by an expert adviser who understands the tennis industry. Marsh Pty Ltd ABN 86 004 651 512, the world's #1 Risk and Insurance Specialist, working in conjunction with Tennis Australia, has negotiated a tailored insurance product and administers this member Insurance program. This document contains general information. It does not take into account your individual objectives, financial situation or needs, and may not suit your personal circumstances. This is a basic guide only, providing a summary of cover provided by the insurer. For full details of the terms, conditions, exclusions and limitations, please refer to the specific policy document which is available upon request.