



## Tennis Australia National Insurance Program

The goal of the Tennis Australia National Insurance Program is to provide Tennis NSW members (clubs and associations) and their Tennis NSW registered players with long term, sustainable insurance that supplements other insurances and also provides peace of mind.

It has come to our attention that some of our members and their players are uncertain about the benefits of the TA National Insurance Policy. We have therefore included below information to help understand the policy better and to answer any questions you may have about the policy. If you have any further questions, please call Tennis NSW on 029024 7600 and we will endeavour to assist.

This insurance is provided as part of your club or association membership and offers protection in the following areas:

1. Public and Products Liability (for Tennis NSW Members only)
2. Directors and Officers/Management Liability (for Tennis NSW Members and their directors and officers)
3. Personal Accident Cover (for Registered Tennis NSW Players and Tennis NSW Member volunteers)

Please note – as an individual tennis player coverage only extends once the player is registered with Tennis NSW or a receipt is issued for registration.

The following is a summary of what this insurance policy means for you. Please note, this document is only a summary and more extensive information is available at <http://australia.marsh.com/Programs/Tennis/Home.aspx>

### 1. *Public and Products Liability*

Public Liability covers a range of financial risks for your tennis club/association including compensation payable to third parties, legal costs or other costs associated with legal action as per the terms and conditions of the policy.

If the Tennis NSW member is sued for breaching its duty of care (negligence) for personal injury or property damage, it can lodge a public liability claim as per the terms and conditions of the policy.

Limit of Liability	\$20,000,000 any one occurrence
Professional Indemnity	\$10,000,000 any one claim & in the aggregate any one policy year
Aggregate Limit – Products Liability	\$20,000,000 any one occurrence
Excess	\$1,000 each and every occurrence

Full policy wording is available [here](#)

### *Minimising Risk – Prevention is better than cure*

Tennis NSW strongly encourages tennis club/association to be proactive in identifying and removing risks at their venues and in their operations.



## 2. *Directors & Officers/Management Liability*

Directors and Offices/Management Liability covers a range of financial risks for your tennis club/association directors and officers such as costs associated with legal action if sued for:

- Negligence, libel, slander, defamation, discrimination etc
- Employment related matters (e.g. unfair dismissal)
- Some of the costs associated with a director or employee stealing funds from the club MAY also be covered depending on the circumstances.

Aggregate Limit of Liability	\$20,000,000
Management Liability	
Corporate Liability	
Employment Practices Liability	Sub-limit: \$5,000,000
Crime Protection	\$100,000 in any one loss and \$5,000,000 in the aggregate
Statutory Liability	Sub-limit: \$1,000,000
Deductible	Each and Every Claim - \$2,500 All Other Claims - \$2,500 Direct Financial Loss - \$2,500

Full policy wording is available [here](#)

## 3. *Personal Accident Cover*

Personal Injury Cover is provided to the registered players and volunteers of a tennis club/association who are appropriately registered with Tennis NSW. Under the new membership model there is no additional cost for the Member to register players.

This covers loss of wages, capital benefits for permanent disability and non-Medicare medical expenses such as physio, private hospital and dentist. One common area of confusion and disappointment is the non- Medicare benefits where by law insurers are not allowed to cover Medicare items such as GP or specialists bills, or even Medicare GAP.

In the event of a claim being made, Tennis NSW is required to confirm to the insurer that the player was eligible for coverage at the time of injury, and such confirmation will only occur automatically when the date of registration is prior to the date of injury. Please note that technically, the coverage is only in place from the point in time your tennis club/association and the player make the agreement to be registered. If there is no evidence of registration prior to any injury occurring, Tennis NSW may require additional verification (e.g. a statutory declaration, evidence of the transaction etc) prior to approving eligibility for coverage.

The following types of Personal Accident Cover are provided for:

### 3.a Non-Medicare Medical Benefits

Expenses not claimable under Medicare, incurred within 12 calendar months of the injury and paid by the player for treatment certified necessary by a legally qualified medical physician are reimbursable subject to

- Only 80% of the expense can be reimbursed
- Total claims are capped at \$3,000 per year
- Each individual claim has a \$50 excess
- Please refer to the terms and conditions of the policy for more detail.



- This cover may also include the cost of medical supplies and ambulance hire as per terms and conditions of the policy.



**MEDICARE COSTS:**

The Health Insurance Act (Cth) 1973 does not permit the trustee or insurer to contribute to any charges covered by Medicare. For this reason, any Medicare Gap cannot be claimed.

This means that any charges (including the Medicare Gap) for treatment from a doctor, surgeon, anaesthetist or surgeon’s assistant are not covered. It also means charges for x-ray, some MRI scans (if Medicare registered) and public hospitals are not covered.

**OTHER COSTS NOT COVERED:**

In addition, there will be no refund in respect of:

1. Any expense recoverable from any other insurance scheme or plan providing medical or similar coverage, or from any other source except for the excess of the amount recoverable from such other policies/plans;
2. Any expense to which the National Health Act (Cth) 1953 or any of the regulations made there under apply.

Coverage also extends to the areas domestic home help, student allowance, bed care patient, chauffeur plan, rehabilitation, home/vehicle modification, funeral expenses and fractured and broken bones (per the terms and conditions of the policy).

**3.b Capital Benefits**

The policy also provides a capital benefit for a permanent bodily injury. The maximum benefit per loss is \$100,000 but is based on a prescribed schedule. Examples of the benefits included are:

Death, permanent quadriplegia, permanent paraplegia, loss of sight in two eyes:	100% of the maximum capital benefit (is that right?)
Permanent loss of one leg:	35% of maximum capital benefit
Permanent loss of two fingers:	14% of maximum capital benefit
Permanent loss of one toe:	4% of maximum capital benefit

(a complete schedule of the capital benefits is provided within the Policy).

**3.c Loss of income**

This covers individuals who suffer a temporary total disablement or temporary partial disablement while involved in a tennis-related activity, which entirely prevents them from performing each and every duty of their occupation. Cover is only provided to individuals who were engaged full-time in their occupation up to the time of the bodily injury.

Loss of income for temporary <i>total</i> disablement	100% reimbursement, \$500 max per week, 14 day excess period, 26 week maximum benefit period
Loss of income for temporary <i>partial</i> disablement	\$150 max per week, 14 day excess period, 26 week maximum benefit period

Full policy wording is available [here](#)

**Certificate of Currency**

The period of coverage under the Tennis Australia National Insurance Program is 1 November 2014 to 1 November 2015. A certificate of currency listing your tennis club/association name will be provided to you at the following times:

- At the renewal of your affiliation after 1 July 2015 (if you do not have a current certificate)
- When an updated Certificate of Currency is available after 1 November 2015 (for the period 1 November 2014 – 1 November 2016)

Requests for Certificates of Currency outside of these two distributions (including requests for the specific naming of counterparties such as local councils) should be made via email to [membership@tennisnsw.com.au](mailto:membership@tennisnsw.com.au).

### *Making a claim and more information*

Contact Sportscover via 1300 134 956 or [claims@sportscover.com](mailto:claims@sportscover.com) to lodge a claim under this policy

Further information, including the full Policy wordings, is available from Marsh Advantage via <http://australia.marsh.com/Programs/Tennis/Home.aspx>