

### *Insurances* – what your TQ Affiliation insurance package provides and what other insurances should your club have?

The significant flood event impacting on many of our affiliates in February / March 2022 unfortunately brought back many memories of the 2011 floods affecting an even larger area of Queensland. Following that flood event, Tennis Queensland provided information to many of our affiliates about what they were covered for in terms of the insurance packages clubs receive as a benefit of their affiliation with us. In summary, the insurance packages clubs receive through their affiliation include the following:

- Public Liability Insurance – this cover is to protect the affiliate from claims by the public or members for injury or loss whilst they are at your facility
- Professional Indemnity Insurance – this cover is to protect the affiliate and their director's / office bearers from any decisions they make resulting in a claim or loss from other entities
- Products Liability Insurance – this cover is to protect the affiliate from claims by the public or members for injury or loss from participating in programs or use of products offered by the affiliate at their venue.

*None of these policies provide coverage for any damaged property, contents or equipment at your venue.*

Only a small number of Council's and State Government Departments will provide full or partial property insurance of the facilities they lease to our tennis clubs. This should be clearly stated in your lease, but if you are in any doubt, this should be clarified immediately with your lessor.

Should you need to take out insurance on your built infrastructure on your leased property, it is recommended your club makes contact with Marsh Insurance Brokers (who provides tennis with your affiliation insurances) and they can go to the market on your behalf and obtain a range of quotes and present the best product/s for your club. If you are having difficulty calculating what your insured value should be for your various infrastructure items, please don't hesitate to contact Tennis Queensland's Facilities Development Manager, Michael Blomer for assistance. As a qualified Quantity Surveyor, Michael is able to quickly calculate the replacement cost value of your clubhouse, courts and any other infrastructure on your property.

It is recommended your insurance policies and the insured value of your infrastructure is reviewed regularly. Unfortunately, we have heard of many instances where affiliated clubs have found themselves grossly under-insured as they haven't reviewed their insured value for many years. The last 12 months are a good example, as with the significant increase in materials and labour costs, the replacement cost value has probably risen by around 20% or more.

Another insurance policy our larger affiliates relying on an income stream from a coaching provider or professional operator / manager (and which these providers / operators / managers should also have) is business interruption / income protection insurances. This helps protect both these groups from a disruption to their business operations and income from unforeseen events, such as floods, cyclones, business failures and the like. Larger clubs and venues employing staff should also have a current WorkCover insurance policy.

We are aware some of our affiliates are on properties for which some or all of these additional insurance policies cannot be obtained, such as those in known major flood-prone sites. Where this is the case, we would encourage these clubs to contact Tennis Queensland so we can review your situation and see if we can set up a meeting with your property owner to work out a potential solution for your site.