

MARSH ADVANTAGE
INSURANCE

TENNIS SA

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SARAH DOWDS
COACHES
AUS - Melbourne

Introduction

+ Who are Marsh Advantage Insurance

- We are an insurance broker dedicated to servicing small and medium businesses, we demystify insurance and recommend the right options for your business needs – at competitive prices.
- We are the appointed broker to Tennis Australia and are responsible for finding the best insurance solutions in the market for affiliated Clubs and members.

+ Sarah Dowds – Principal

- 17 years experience in insurance
- Experience in a variety of roles, including Business Development, Group Life Insurance and Schemes, General Insurance and Professional Risks.
- Experience in the development and management of schemes across a range of industries, including sporting associations
- My role is to work with Tennis Australia to develop the insurance program and place it into the market for the most competitive terms each year.

What We Are Reviewing Today

- + Overview of Insurance cover that is included as part of your affiliation with Tennis SA
- + Our website and why it should be the first point of call when you have any queries.
- + Frequently asked questions
- + Marsh Advantage Insurance – contact details
- + Questions

Insurance Policies

What Insurance covers are include in your membership

- + Personal Accident Insurance
- + Public Liability and Professional Indemnity
- + Property Insurance for Business Package members only



Insurance Policies

Personal Accident

+ What is Covered

- + Personal Accident Insurance is designed to provide some monetary compensation to insured person when they sustain an injury, whilst participating in *tennis related activities*. There is no negligence needing to be proved on behalf of anyone.
 - *Activities* means: all tennis related activities, fundraising, camps, voluntary labour, club business including administrative activities, meetings, presentation nights, organised functions including travel to and from.
 - Any activity must be authorised by the association and/or club.
 - **No other sporting activities are covered.**

Insurance Policies

Personal Accident

- + Personal Accident can be broken down into three main covers
 - Capital Benefits
 - Non-Medicare Medical Expenses
 - Loss of Income

Capital Benefits

- Level of cover \$100,000
- A capital benefit is a lump sum payment paid a result of an injury occurring and is not re-imbbursement for costs incurred.
- Limited to 15% for persons under 16 and over 70 years of age for death
- Varying other percentage covers based on different injuries – eg: broken leg would attract a capital benefit of \$400

Insurance Policies

Personal Accident

Non-Medicare Medical Expenses

- Re-imburement of *non-medicare* medical expenses
- 80% of the costs incurred
- Main costs claimed are for Physiotherapy, Ambulance costs, other rehabilitation expenses

Loss of Income

- Covers 100% of income up to \$500 *per week*
- Must be a full time worker which is defined as working more than 20 hours per week.
- Excess period is 14 days

There are many other benefits under the policy such as Home help Benefit, Funeral Expenses, Chauffeur plan etc. All details are on our website.

Insurance Policies

Public Liability and Professional Indemnity

What is Covered - Public Liability

This policy covers your legal liability to pay compensation personal injury or property damage, claimant's costs and expenses including legal costs. (Negligent acts of the coach, players, volunteers etc)

What is Covered – Professional Indemnity

This policy covers you for claims brought against you for a breach of your professional duty in respect to your legal liability arising from negligent acts, errors or omissions.

Amount of Cover:

Public Liability - \$20,000,000 any one claim

Professional Indemnity - \$10,000,000 any one claim and in the aggregate

Insurance Policies

General Property (Equipment) Insurance

Who is Covered

- + Business Package Members only

What is Covered

Covers the insured's tennis equipment and/or associated equipment whilst in transit, stored in a locked vehicle and/or locked building in accordance with State Law, and if damaged or destroyed whilst in use.

LIMIT OF COVER	\$5,000 ANY ONE LOSS
Excess	\$80 for claims under \$2,500 \$150 for claims between \$2,501 and \$5,000
Policy wording	Sportpack Property Insurance – General property section only
Depreciation	Refer to full details on our website

What about other insurance?

+ Marsh Advantage Insurance can help!

+ Income Protection

- Personal Accident policy is not designed to protect your income
- Tailored income protection for individuals is available through MAI

+ Property owners liability

- Additional liability insurance for coaches who coach at a premises that they own eg: home court



MAI website

www.marshadvantage.com.au/tennisau/coaches



Frequently Asked Questions

1. We are taking a team on a day trip to a competition at a location over 50kms away. Will the insurance policy cover us?

- Personal Accident insurance vs Public Liability Insurance
- Road accidents are covered by the CTP Insurance Scheme – both personal accident and liability
- Injuries not related to the accident would likely be considered tennis activities and covered by the personal accident policy.
- Legal Liability not related to the motor vehicle would likely be covered by the policy in place.

Frequently Asked Questions

Clubs

2. Volunteers.

- If a volunteer is cooking a BBQ and fat splashes onto them and they receive a terrible burn do they have cover and what type of cover?
- If a volunteer is helping out at a working bee and steps on a rake or garden fork and injures themselves are they covered?
- If volunteers are helping at a Bunnings BBQ that clubs hold to fundraise and someone hurts themselves are they covered for external activities?

How to contact us

Ph: 1300 308 702

www.marshadvantage.com.au/tennisau

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