

MARSH ADVANTAGE
INSURANCE

TENNIS SA

6 JULY 2017

SARAH DOWDS
CLUBS
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.
- + Risk Management
- + Frequently asked questions
- + Marsh Advantage Insurance – contact details
- + Questions

Insurance Policies

What does affiliation provide

- + Personal Accident Insurance
- + Public Liability and Professional Indemnity
- + Management Liability (Directors and Officers)
- + Cyber Insurance

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*.
 - *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.**
 - There is no negligence needing to be proved on behalf of anyone.

Who is Covered

- + all members, affiliated regional, district, branch and club members, players, committee members, club directors, club officers, office bearers, Hot Shots participants, Cardio Tennis members, talent squads, affiliated coaches, trainers, masseurs, timekeepers, officers, technical officials, volunteers, prospective members for up to four (4) weeks after initial approach, guest players

Insurance Policies

Personal Accident

+ Who is Covered (continued)

- + ...welfare organisation or child care facilities affiliated with the Insured and/or formed with the consent of the Insured but only in respect of claims arising from duties connected with activities of any such club, organisation and/or facility.
- + The goal of the program is to ensure that anyone injured whilst undertaking Tennis related activities is covered by the policy.

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 club, members, 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.

Who is covered

As per Personal Accident policy

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

Public Liability and Professional Indemnity

- + The most important part of an public liability policy is defining the “business activities” of the insured.
- + Business is defined as: Coaching and training of club players to participate as elite players for the above mentioned insured’s and Tennis Australia including but not limited to:
 - Development Programs/Promoting Tennis
 - Coaching clinics, away and holiday clinics and school clinics State Squads, Training Squads, Talent Squads
 - Clubs, Regional, District and Association meetings, fund raising events, seminars or similar Hire and operators of venues and facilities
 - Maintenance of venues and facilities, Teacher education and in-service courses
 - Events, conferences, seminars and workshops Advocacy and Promotion of the Tennis Industry
 - Hot Shots Junior Program and Cardio Tennis Program
 - Property Owners Fundraising Events for Clubs
 - Creche Facilities – provided the carer has the relevant qualifications and up to date *Working With Children checks*
 - Food and Drink (including Licensed Premises)

Insurance Policies

Management Liability

What is Covered – Management Liability

This policy covers the exposures and risks in managing a club or business. Directors, officers and committee members face both personal and corporate liabilities in managing a club and can be held personally liable.

Cover includes

- Directors and Officers Liability
 - Eg: Provides protection for any claim alleging a wrongful act (for example misrepresentation, negligence and breach of duty) by a director or officer.
- Employment Practices Liability
 - Eg: including unfair dismissal and/or sexual harassment
- Statutory Liability
 - Eg: Occupational health and safety obligation breaches

Company Liability

- Misappropriation of funds (Fidelity)

Insurance Policies

Cyber Insurance

What is Covered

Protects your club against cyber exposures that can impact your club. Covers the direct costs to your club and claims from third parties. Costs associated with defending a claim are also covered.

Cover includes:

- Privacy Breach
- System Damage
- Computer Virus and Hacking
- Business interruption
- Multimedia liability
- Privacy fines and investigations
- Privacy breach notification and loss mitigation

CGU Cyber Incident Response Team – 24/7 incident response

What about other insurance?

- + Marsh Advantage Insurance can help!
- + Property (not automatically included)
 - The contents, buildings, fixtures and fittings of a club
 - Against a variety of losses including theft, physical loss and damage
- + Income Protection
 - Personal Accident policy is not designed to protect your income
 - Tailored income protection for individuals is available through MAI



MAI website

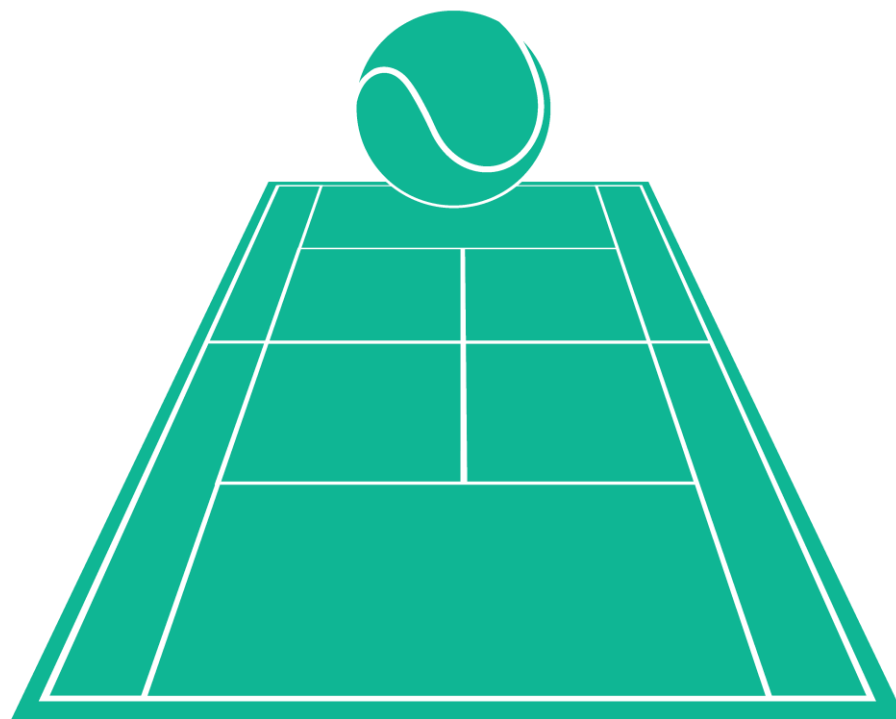
www.marshadvantage.com.au/tennisau



Risk Management

+ Some things to consider

- Signatories on cheques or payments, are dual authorisations required?
- Are you records accurately kept for purchases and sales. Where cash is used is it adequately records and receipts issued?
- Are regular maintenance audits completed. Is this recorded and managed should evidence be required?
- Are pre game checks completed?



Multi Purpose Venues

- + Increasingly, tennis clubs are becoming a part of larger sporting facilities
- + Marsh is committed to providing insurance solutions to these affiliated members
- + We are able to quote on all policy types required by these clubs, while ensuring there is no doubling up of cover for areas which are covered under the National Program
- + Generally, we can provide stand alone Property, Liability, and associated covers under the “banner” of Tennis Australia
- + We have highly trained, experienced staff who are available to assist these clubs

Marsh Service

A Case Study

An affiliated club signed a lease which included a clause stating that the use of the land adjacent to that was being used as a car park by the tennis club, must include the owners of the land as a co-insured.

- ✚ The club contacted Marsh Advantage Insurance (MAI) requesting a Certificate noting Third Party as a co-insured.
- ✚ Marsh worked with the club, even though the contract had already been signed to ensure the club adhered to it's requirements under the lease.
- ✚ Marsh explained the differences between being a co-insured and an 'interested party/counterparty'
- ✚ The third party was adamant that they needed to be named as a co-insured and therefore MAI negotiated with the insurer to set up a separate policy, to specifically name the co-insured for activities relating to the leased land
- ✚ Both the club and third party were happy with the outcome achieved

**As your broker we will always work
for your best interest**

Frequently Asked Questions Clubs

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?

3. What happens when a club has a player who has made a personal injury claim once and they then continually injure themselves – can they continually claim?

Is there a limit to how many claims an individual can submit?

Is the club responsible to speak with the person about continuing to play?

Frequently Asked Questions Clubs

4. If an individual child/adult scales fence enters illegally and injures themselves on the property ?
5. An individual/s is injured in the course of a disagreement or assault ?
6. Injury occurs in car park of site ?
7. Are sub-contractors covered ?

How to contact us

Ph: 1300 308 702

www.marshadvantage.com.au/tennisau

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