

Supporting the Australian tennis community

Covid-19 has placed significant financial pressures on small businesses within Australia, and in tennis specifically, that means clubs, coaches and tennis centres. We are working closely with Australian and State Governments to identify opportunities to support the community through this challenging time.

Financial support for you or your business may be available through a number of stimulus packages announced by the government. To help you continue to operate your business for as long as possible, we've summarised some key points below.

Note that as the situation constantly changes, so too does the information relevant to your business. We'll do our best to provide necessary updates on the Tennis Australia website.

What assistance is available for loan repayments?

The ABA has committed to a small business relief package in which banks will defer loan repayment for six months. Banks are reportedly already contacting their customers to offer assistance and any small business who is yet to be contacted is encouraged to contact their bank to apply. Packages will start rolling in full on Monday. Full details here:

<https://www.ausbanking.org.au/banks-small-business-relief-package/>

How can we source more cash flow for wages and other expenses?

Through the Federal Government Stimulus package, cash flow assistance for employers involves cash payments of up \$25,000, for businesses with turnovers under \$50 million, and 50% wage subsidies for apprentices and trainees. For further information visit: <https://business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business/boosting-cash-flow-for-employers>

Can we continue to support trainees or apprentices in our business?

The Government is supporting small business to retain their apprentices and trainees. Eligible employers can apply for a wage subsidy of 50 per cent of the apprentice's or trainee's wage paid during the nine months from 1 January 2020 to 30 September 2020.

For further information, visit: <https://business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business/supporting-apprentices-and-trainees>

What help can we expect in the future?

While the situation is constantly changing, the Federal Government has signalled that a second round of stimulus is coming for sectors bearing the brunt of the economic shock triggered by the coronavirus pandemic. This includes airlines, tourism, events, arts and sport – which may translate to further assistance for those impacted in the tennis community, including our clubs and coaches. We will continue to keep the tennis community updated on any announcements.

Where can I access the most detailed and -up-to-date information?

The most detailed and up-to-date information on financial support available to businesses can be found on the Australian government's treasury website. <https://treasury.gov.au/coronavirus>

What's specific to my state or territory?

New South Wales:

The NSW Government has announced a \$2.3 billion health boost and economic stimulus package to protect the community and help protect jobs. The package has two components: \$700 million

in extra health funding and \$1.6 billion in tax cuts to support jobs. Among the measures that may help support tennis clubs:

- \$450 million for the waiver of payroll tax for businesses with payrolls of up to \$10 million for three months (the rest of 2019-20). This means these businesses will save a quarter of their annual payroll tax bill in 2019-20.
- \$56 million to bring forward the next round of payroll tax cuts by raising the threshold limit to \$1 million in 2020-21;
- \$250 million to employ additional cleaners of public infrastructure such as transport assets, schools and other public buildings;
- More than \$250 million to bring forward maintenance on public assets including social housing and crown land fencing;
- \$500 million to bring forward capital works and maintenance.

Western Australia

The Western Australia's \$607 million government stimulus includes \$114 million in measures to support Western Australian small and medium businesses. This includes a one-off grant of \$17,500 for businesses with payroll between \$1-4 million. For further information, visit :

<https://www.wa.gov.au/organisation/departments-of-the-premier-and-cabinet/coronavirus-covid-19-western-australian-government-response>

- The Small Business Development Corporation Hotline provides free business advice for business owners who have queries regarding the wide range of federal and state government measures to alleviate the impacts of Covid-19. Contact 133 140 (8.30am-4.30pm weekdays) or visit <http://www.smallbusiness.wa.gov.au> for further information.

Northern Territory

- A \$20 million Business Improvement Scheme and \$5 million structural adjustment package could provide clubs with access to a \$10,000 grant, with a further \$10,000 potentially available to applicants who contribute \$10,000. This is available to businesses located and operating in the Northern Territory to purchase goods and services to make permanent physical improvements to a business (land and / or building) that help improve its operations and customer experience. Additionally, all regular increases to government fees and charges will be put on hold. Visit <https://business.nt.gov.au/recovery> for further information.
- The \$5m Immediate Work Grant may also be relevant to clubs, with funds available to Territory not-for-profit and community organisations to engage local businesses to undertake repairs, renovations and upgrades to their property and facilities (permanent physical improvements to land and / or buildings). Visit <https://business.nt.gov.au/recovery> for further information.

Queensland

- Through an immediate Industry Recovery Package, a pool of \$27.25 million will help create a suite of initiatives will be available to support small businesses, industry and student support. Visit <https://www.qld.gov.au/about/industry-recovery/about-this-package> for further information.
- Interest free loans of up to \$250,000 will be available, with further details on how to access this funding still to be announced.
- Payroll tax support means that employers who pay \$6.5 million or less in Australian taxable wages and whose business has been disrupted by Covid-19 can defer lodgement and payment of tax returns until 31 July 2020.

South Australia

- A \$350 million stimulus package will soon be announced. This will be spent in the next 12 months, with a heavy focus on infrastructure and construction. Projects must employ high numbers of SA locals, use SA materials and be able to start immediately.

- The Economic and Business Growth Fund has ensured an additional \$70 million for initiatives and projects that have broad economic benefits, supporting industry or sector productivity and competitiveness. There is no minimum or maximum grant amount. For further information, visit <https://www.treasury.sa.gov.au/Growing-South-Australia/economicand-business-growth-fund>

Insurance FAQs

Will our club be insured during the Covid-19 pandemic?

If the events or activities fall within the current government rules and regulations, the insured will be covered for its usual level of cover, excluding any Covid-19 related illnesses or events.

The insured and all persons of care will not be covered for any actions or events that fall outside of the Federal or state government's rules and regulations.

If someone visits our club and subsequently contracts Covid-19, will I be sued?

This is unlikely, provided all insured persons act reasonably and adhere to their duty of care.

If a person or persons were to be sued for failing to protect third parties from infection, it would need to be proven that the person or club committed a negligent act or omitted vital information. If liability was to be proven, coverage could be triggered.

If a club member or other insured person contracts Covid-19, will our insurance policy cover them?

No. Insurance policies provide cover for **injury only** whilst undertaking activities related to tennis, there is no sickness cover provided with the policy.

Is there anything additional that we are covered for during Covid-19?

Policy holders will be covered for their usual level of insurance, provided they continue to act in accordance with the Federal and state's latest rules and regulations.

These are being updated frequently, please contact your Member Association if you are unsure what the latest social distancing rules are.

Our club or professional shop is insured for property insurance. Are we able to claim for lost income due to a forced shut down?

As property insurance wording differs per policy, please contact your insurer directly to see if you are covered.

Am I entitled to workers compensation if I contract Covid-19?

To claim workers compensation for a loss arising because of the virus, the insured would need to prove that he or she (through no fault of their own) was exposed to Covid-19 in a demonstrable way. If an employee contracts the virus because of exposure outside of an employment setting, workers compensation would not be available.

***Please note that this is a guideline only. If you believe your circumstances are different and you may be eligible for cover or compensation, please contact Marsh on the below details.**

Phone: 1300 130 373

Email: sport@marsh.com

Webpage: www.marshadvantage.com.au/tennisau

