

Insurance

One Program to protect YOU and all your coaching related liability exposures.

Public, Products and Professional Liability

Tennis coaches can be held liable for claims arising from negligence, errors and omissions committed in the course of conducting their business. As our society becomes increasingly litigious, the need for our coach members to have appropriate insurance protection is essential. Our members represent: qualified coaches, trainee coaches, volunteers, employees or contractors.

The value of becoming a Tennis Australia (TA) Coach Member and the myriad of benefits and services, which will support your business and tennis related activities is outlined in this brochure.

The Tennis Australia Membership now automatically includes a combined Public Liability and Professional Indemnity insurance protection, which has been designed with our members in mind.

Activities covered under the TA insurance program:

The TA Coaches Insurance covers you in all 'coaching related activities'.

'Coaching Related Activities'

- Coaching, teaching and instruction of tennis
- Developers/Promoters of tennis
- Coaching tennis at privately owned, hired, leased, rented courts or school facilities
- Tennis competitions and related activities
- Organising, managing and conducting tennis programs or training sessions
- Distributor of newsletter and brochures
- Physical and Mental tennis training
- Player Development programs
- Tennis rules and regulations
- And any other activity identical thereto

This insurance protection covers your legal liability for your actions and advice provided while performing your coaching activities. The program includes cover for Qualified Tennis Coaches and Trainee Coaches.

Do I need insurance cover?

As a tennis coach you are in a position of influence and authority while performing coaching activities. During these activities you provide professional advice to pupils that a reasonable person may expect to rely upon in their capacity as a tennis student. Professional Indemnity insurance protects you from any claims brought against you as a result of this professional advice. Also, as a tennis coach you have a responsibility and duty of care to your pupils and the public to provide a safe coaching environment. Public Liability insurance protects you from a claim that may result from you not providing an adequate level of care and safety for the public while conducting your coaching related activities.

	Public Liability	Property in your Care, Custody and Control	Public Liability	Professional Indemnity	Policy Excess
Coverage provided	This Insurance protection covers your legal liability for your actions and advice provided while performing your coaching activities.	Damage to others' property due to your negligence when hired or loaned.	Protection against any product you sell and/or provide to your clients that may cause injury or property damage.	Arising out of your professional advice given and/or taken in your capacity as a tennis coach.	Bodily injury and property damage only.
Cover limits	\$20 million Any one occurrence.	\$25,000 Any one occurrence.	\$20 million Any one occurrence.	\$10 million Any one occurrence and in the aggregate any one period of insurance.	\$500 Each and every claim.

Trainee Insurance

Tennis Australia is offering the same insurance product for non-qualified coaches.

Trainee Insurance conditions:

- The trainee must be at the same venue as a qualified coach
- The trainee must have completed a recognised coaching course, ie minimum level of Junior Development Coaching Course, by the end of the two year term

Assistant Coaches are not covered under the individual coach insurance cover. Even if an assistant or trainee is coaching on the same court as a registered Tennis Australia member, they are not covered by that member's insurance, unless they take out Trainee Insurance Cover.

Business Entity Insurance (BEI)

Tennis Australia Coach Membership will continue to offer flexible BEI for coaches as an additional service. It is an excellent opportunity to insure your qualified and unqualified assistant coaches. Complete the TACM BEI application form to receive a customised quote.

Insurance Expiry 1 May 2007

Coaches whose insurance expires on 1 May, will be covered from 1 May, 2007 (covered for a total of 14 months) if they register with TACM by 1 May. TACM will accept any registration prior to 1 July, 2007 and will provide insurance cover from the date which the registration is received.

Administers of the program

It is important that our members have access to expert advice, which is delivered by an expert adviser who understands the tennis industry. Marsh Pty Ltd ABN 86 004 651 512, the world's #1 Risk and Insurance Specialist, working in conjunction with Tennis Australia, has negotiated a tailored insurance product and administers this member insurance program. This document contains general information. It does not take into account your individual objectives, financial situation or needs, and may not suit your personal circumstances. This is a basic guide only, providing a summary of cover provided by the insurer. For full details of the terms, conditions, exclusions and limitations, please refer to the specific policy document which is available upon request.

Certificate of Currency

Marsh Insurance will issue the Certificate of Currency. The document outlines the Insured parties covered by the policy and the limits of cover being provided to those parties. Many tennis clubs, tennis centres, schools and other Community and Sporting Associations require confirmation that you have insurance coverage to protect yourself and themselves for any liability. Please keep this document in a safe place. (You may make a copy of this document for relevant parties.)

Personal Accident

If you are injured whilst performing one of your many coaching related activities, your Coach Membership insurance includes the following benefits:

Cover provided	Limits
Capital Benefits	\$100,000
Non Medicare Medical	80% to \$3,000 excess \$20
(Accident Only) Loss of Income	100% to \$500pw excess 7 days
Temp Part Disablement	100% to \$500pw excess 7 days
Student Benefit	100% to \$500pw excess 7 days
Domestic Home Help	100% to \$500pw excess 7 days
Funeral	Up to a maximum of \$5,000
Broken Bones	Up to a maximum of \$3,000
Bed Care	100% to \$300 excess 24 hours
Out of Pocket Expense	100% to \$200
Chauffer Plan	100% to \$200pw excess 7 days
Rehabilitation	Up to a maximum of \$5,000
Home and/or Motor Vehicle Modification	Up to a maximum of \$10,000