

MARSH ADVANTAGE INSURANCE



TENNIS AUSTRALIA COACHES INSURANCE PROGRAM

Marsh Advantage Insurance is proud to be the preferred insurance broker to Tennis Australia. Marsh Advantage Insurance, a leading provider of insurance broking services, has negotiated a tailored insurance program in conjunction with Tennis Australia, aimed at meeting the needs of Tennis Australia Coach Members.

WHAT AM I COVERED FOR?

Your registration with Tennis Australia provides you with automatic cover for:

- Personal Accident.
- Public Liability.
- Professional Indemnity.

General Property (equipment) can also be arranged at an additional cost. This cover is automatically included for Business Package Members.

WHO IS COVERED?

All active coach members of Tennis Australia subject to certain exclusions.

CORE ACTIVITIES INCLUDE:

- Coaching activities.
- Holiday and school clinics/camps.
- State squads and training squads.
- Matches, games, practices and official sessions.
- Seminars, meetings or similar.
- Organised fundraising.
- Social activities.
- Organised tournaments and competitions.
- Exhibitions and displays.
- Come and try activities.
- ANZ Tennis Hot Shots, Fitbit Cardio Tennis and related programs.
- All core activities must be related to tennis.

This program is administered by Marsh Advantage Insurance.

Tennis Australia and Marsh Advantage Insurance are committed to arranging and implementing an insurance program that suits the needs of Tennis Australia Coach Members.

Summary details of the cover provided to insured coaches is detailed within this brochure.

For full details of the policy terms and conditions please visit our website:

www.marshadvantage.com.au/tennisau/products

PERIOD OF INSURANCE

From: 1 July 2019*
To: 30 June 2020

* Coaches who register after 30 June 2019 will have their insurance coverage activated once their coach membership has been approved.

GROUP PERSONAL ACCIDENT INSURANCE

Cover Provided:

If an insured person suffers bodily injury within the scope of cover below, the policy will pay the income protection, death and/or other benefits as outlined in the policy schedule subject to certain exclusions.

Scope of cover:

- Engaging in organised training or practice (including practice matches) for tennis.
- Staying away from the insured persons home district including overseas travel during a tour for the purpose of participating in representative matches and/or any other games duly authorised by the insured.
- Engaging in administrative or organised social activities relating to tennis.

DETAILS	SUM INSURED
Insurer	Sportscover Syndicate (3334 at Lloyd's)
Personal Accident – Capital Benefits	\$100,000 Events 1-14 as set out in the policy* Limited to \$15,000 for insured persons under 16 and over 70 years of age for death claims only
Loss of Income – Weekly Injury Benefit	100% up to \$500 per week Excess 14 days Subject to maximum period of 26 weeks
Non-Medicare Medical Expenses (accident only)	80% to a maximum \$3,000 per injury Excess \$50 Incurred within 12 months of injury
Broken Bones	Up to a maximum \$3,000
Rehabilitation Expenses	Up to a maximum of \$5,000

* Policy as shown on our website

If an insured person suffers an injury resulting directly (and within 12 months of the date of injury) in:

- Broken or fractured bones

The Benefits are:

- Neck, skull or spine (full break): \$3,000
- Hip: \$1,500.
- Jaw, pelvis, leg, ankle, knee (other fracture): \$1,000.
- Cheekbone, shoulder or hairline fracture of skull or spine: \$600.
- Arm, elbow, wrist or rib (all fractures): \$500.
- Leg or ankle (other fracture): \$400.
- Nose or collar bone: \$400.
- Finger, thumb, foot, hand or toe: \$150.

Where an insured person suffers from more than one incident of broken or fractured bones as listed above arising from any one injury, the maximum benefit payable shall be the largest benefit specified in the table of benefits for the relevant condition suffered.

PUBLIC LIABILITY INSURANCE

Cover Provided:

- This insurance policy indemnifies the insured for their legal liability to pay compensation for personal injury or property damage that happens during the period of insurance due to an occurrence which is neither expected nor intended from the standpoint of the insured subject to any applicable exclusions or limitations in cover.

PROFESSIONAL INDEMNITY INSURANCE

Cover Provided:

- This insurance generally covers the insured for claims brought against them arising from a breach of professional duty, whether this duty is owed in contract or otherwise, in respect of the insureds legal liability arising from negligent acts, errors or omissions in connection with tennis.
- It is important that all notifications of a potential breach are notified to the insurer immediately.

DETAILS	SUM INSURED
Territorial scope	Anywhere in the Commonwealth of Australia and New Zealand and anywhere in the world whilst playing or administering club activities
Limit of liability – Public Liability	\$30,000,000 any one occurrence
Professional Indemnity	\$10,000,000 any one claim and in the aggregate
Deductible/excess	\$500 each and every claim (coaches only) \$1,000 all other insureds

GENERAL PROPERTY (EQUIPMENT) INSURANCE

Insured:

- Tennis Australia Business Package coach members ONLY

Cover Provided:

- 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

HOW TO MAKE A CLAIM

Depending on the policy under which you need to make a claim, there are different procedures to follow.

Detailed instructions on how to lodge a claim are outlined below.

Group Personal Accident and General Property:

■ Step 1:

All claims must be notified to the insurer, Sportscover, within 120 days of the accident or injury occurring. You can download a claim form from our website.

■ Step 2:

Complete all relevant sections of the claim form and provide copies of original receipts of any medical expenses (if applicable) that have been incurred relating to the accident, injury or loss.

■ Step 3:

Submit the claim form and additional information (receipts) to:

asiapac.claims@sportscover.com

or fax to +613 8562 9111 or post to:
Sportscover Claims Department
Locked Bag 6003 Wheelers Hill,
VIC 3150

■ Step 4:

Your claims adviser will confirm receipt of your claim.

FREQUENTLY ASKED QUESTIONS

1. HOW DO I APPLY FOR THE TENNIS AUSTRALIA COVER?

Your coach membership with Tennis Australia provides you with automatic cover for Personal Accident, Public Liability and Professional Indemnity.

Only Business Package coach members have cover for General Property (equipment).

2. WHERE CAN I FIND A PERSONAL ACCIDENT CLAIM FORM?

You can download a claim form from our website: www.marshadvantage.com.au/tennisau/claims. The completed form must be submitted to Sportscover immediately after the injury is sustained (within a maximum period of 120 days after the injury), not at the conclusion of your treatment.

3. CAN I CLAIM THE MEDICARE GAP UNDER MY PERSONAL ACCIDENT POLICY?

No, insurers are unable to pay claims already covered under Medicare, including the Medicare gap in accordance with the Health Insurance Act (Cth) 1973.

4. WHAT IS THE EXCESS PAYABLE UNDER THE NON-MEDICARE MEDICAL COSTS BENEFITS OF THE TENNIS AUSTRALIA POLICY?

A \$50 excess is applicable for each and every non-Medicare medical treatment or emergency transport claim in accordance with the policy terms and conditions.

5. WHAT IS THE WAITING PERIOD FOR LOSS OF INCOME CLAIMS?

There is a fourteen day waiting period on all loss of income claims in accordance with the policy terms and conditions.

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6. DOES THE PERSONAL ACCIDENT POLICY COVER AMBULANCE COSTS?

The policy provides cover for emergency ambulance transport only, up to \$1,000 for any one event with a \$50 excess.

7. IS IT POSSIBLE TO CLAIM ON PRIVATE HEALTH INSURANCE AND THE PERSONAL ACCIDENT POLICY?

Yes, the two policies will work together. You need to lodge a claim with your private health insurer first, then submit your claim via Sportscover. Costs that exceed your Private Health cover may be insured via the Personal Accident policy. We suggest you contact Sportscover on 1300 134 956 for further details.

8. WHAT IF I HAVE MORE THAN ONE CLAIM IN A POLICY PERIOD?

Subject to the policy limits and sub-limits you can make more than one claim during the policy period. It is important however, that you obtain a clearance from your treating physician prior to returning to participating in tennis.

9. IS BUILDING INSURANCE FOR THE CLUB HOUSE (I.E. FIRE AND THEFT) PROVIDED UNDER THE TENNIS AUSTRALIA POLICY?

No, your club premises and its contents are not covered under the Tennis Australia policy for any material damage or theft. If you would like a quotation for this type of insurance, please contact Marsh Advantage Insurance on 1300 308 702.

10. IS IT A GOOD IDEA TO HAVE PHOTOS AND PROOF OF PURCHASE OF ALL MY EQUIPMENT USED IN TRAINING?

Yes, if you are a Business Package coach member, and therefore have automatic equipment cover, we highly recommend you keep an up to date inventory of all your equipment. This could include invoices, photos etc.

11. DOES THIS COVER EXTEND TO BEING A LEASEHOLDER OR RUNNING A TENNIS FACILITY?

No, this cover is for tennis coaching activities only.

HAVE MORE QUESTIONS?

Visit our website: www.marshadvantage.com.au/tennisau/coaches for full details of all the insurance policies that coaches are covered for, or you can contact our team at Marsh Advantage Insurance on: 1300 308 702.

About Marsh Advantage Insurance: Marsh Advantage Insurance is a leading provider of insurance broking services for business across Australia. Our Company is built on a culture dedicated to understanding the risk and insurance needs of local and national businesses that operate in our cities, regions and communities. We are driven by a commitment to deliver industry leading service and value for our clients.

Marsh Advantage Insurance sits alongside Marsh as part of Marsh & McLennan Companies, a global team of professional services firms offering clients advice and solutions in the areas of risk, strategy and human capital.

This brochure contains general information and does not take into account your individual objectives, financial situation or needs. For full details of the terms, conditions and limitations of the covers, refer to the specific policy wordings and/or Product Disclosure Statements available from Marsh Advantage Insurance on request. Marsh Advantage Insurance Pty Ltd ABN 31 081 358 303, AFSL 238369 arrange the insurance and is not the insurer. This insurance is administered by Sportscover Australia Pty Ltd (ABN 43 006 637 903 AFSL No. 230 914) who act under authority from underwriters of Lloyd's.

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