

INFORMATION SHEET



NATIONAL INSURANCE PROGRAM

Gymnastics Australia offers insurance coverage to Affiliated Clubs through the Gymnastics National Risk Protection Program (the Program) through JLT Sport.

Gymnastics Australia's National Risk Protection Program provides four key insurance covers, including:

- Personal Injury Insurance
- General Liability Insurance
- Professional Indemnity Insurance and
- Management Liability Insurance

The Program utilises the buying power of hundreds of affiliated gymnastics clubs across Australia. This has resulted in considerable savings and enhanced coverage for clubs who purchase these policies.

The following information provides further detail on the key insurance covers.

1. Personal Injury Insurance is standard insurance cover available to registered club members. It covers the following areas associated with personal injuries sustained during official gymnastics club activities.

- Non-Medicare costs;
- Loss of Income; and
- Capital Benefits

The Personal Injury Insurance premium is included within the membership fees for all members. As per the National Affiliation Standards, the club must register all participants in accordance with the National Membership Database Policy to ensure Insurance cover can be confirmed.

2. General Liability Insurance is available to affiliated clubs. It covers legal liability to pay compensation arising from Personal Injury, Property Damage and Advertising Liability to third parties for breaching its duty of care (negligence).

3. Professional Indemnity Insurance is available to affiliated clubs. It covers certain costs associated with a claim against the club, its members, employees and officers for a breach of professional duty in the conduct of the club's business.

4. Management Liability Insurance is available to affiliated clubs. It covers a range of areas including legal action against the committee or directors of the club for wrongful acts or omissions.



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The General Liability, Professional Indemnity and Management Liability Insurance premiums are not included within the standard affiliation fees. These covers may be purchased through the Program or by the Club independently.

Gymnastics Australia's National Insurance Cover:

Insurance Coverage	Gymnastics Australia's Coverage
Public Liability	\$20 million
Product Liability	\$20 million
Professional Indemnity	\$10 million
Property	\$100,000
Extensions	Included
Inclusions	Included
Expiry Date	31 st December 2016

Gymnastics Australia's National Risk Protection Program (the Program) includes a range of insurance products and services that apply to the following members of Gymnastics Australia and State Associations:

1. General Liability, Professional Indemnity and Management Liability Insurance

- General liability, Professional Indemnity and Management Liability cover is provided to affiliated clubs who, upon approval of 2016 Club Affiliation, have paid all applicable insurance premiums within the Program.
- Clubs who are approved and/or pay the premiums PRIOR to 31 March 2016, in accordance with State Association procedures, receive cover from 31 December 2015 to 31 December 2016. For example: a club that is approved on 15 February 2016 will be covered from 31 December 2015 to 31 December 2016.
- Clubs who are approved and/or pay the premiums AFTER 31 March 2016 in accordance with State Association procedures will receive cover from the JOIN DATE* to 31 December 2016. For example: a club is approved or makes payment on 3 April 2016 will receive cover from 3 April 2016 to 31 December 2016.
- Clubs who DO NOT purchase Insurance through the Program will be excluded from General Liability, Professional Indemnity and Management Liability cover within the Policy Period. These clubs must comply with the National Insurance Minimum Requirements.

***Note:** JOIN DATE refers to the nominated date of the club's affiliation approval. This date is nominated by the State Association and recorded in Gymnastics Australia's National Database.

2. Personal Accident Insurance

- a. Personal Accident cover is provided to members who are registered on Gymnastics Australia's National Database (GOL) in accordance with the National Membership Database Policy.
- b. To ensure claims can be processed efficiently, clubs must ensure all participants in gymnastics programs are registered on the National Database (GOL) with all applicable details recorded accurately.
- c. Personal Accident insurance premiums are built into Gymnastics Australia and State Association membership fees. Clubs are advised to ensure all fees are paid and receipted accordingly for all participants where applicable.

Insurance Enquiries and Policy Details

The National Risk Protection Program is administered by JLT Sport. For a simple summary of each policy and other important information, terms and conditions, please contact JLT Sport:

WEB: www.jltsport.com.au/gymnastics

EMAIL: jltsport@jlta.com.au

PHONE: 1300 655 684 (free call)

Disclaimer: Please note that this information is not intended to constitute legal advice, and is provided by Gymnastics Australia as general information only. You should not rely on it without first verifying the accuracy, completeness and currency of the material, its relevance to your individual circumstances and, where appropriate, obtaining specific legal advice. Gymnastics Australia does not make any warranties for the information contained herein in regard to compliance with Club 10 National Standards.