

Tennis Australia National Insurance Program

As an affiliated tennis body (club, commercial centre, association, specialist body or associate affiliate) of Tennis Victoria your tennis body is provided coverage under the Tennis Australia National Insurance Program. The goal of the program is to provide sustainable insurance, a long term solution and peace of mind.

The program provides competitively broad protection across the following areas:

- Public and Products Liability
- Directors and Officers/Management Liability
- Personal Accident Cover

This document is a summary of more extensive information, including the Policy wordings, that is available at <http://www.marshadvantage.com.au/partner-group/tennis/Tennis-Clubs.html>

Certificate of Currency

The period of coverage under the Tennis Australia National Insurance Program is 1 November 2017 to 1 November 2018. A certificate of currency listing your tennis body's name will be provided to you when an updated Certificate of Currency is available after 1 November 2018 (for the period 1 November 2018 – 1 November 2019)

Requests for Certificates of Currency outside of these two distributions (including requests for the specific naming of counterparties such as local councils) should be made via your [Participation Leader](#).

Public and Products Liability

Public Liability covers a range of financial risks to your tennis body including compensation payable to third parties, your legal costs or other costs associated with legal action as per the terms and conditions of the policy.

If your tennis body is sued for breaching its duty of care (negligence) for personal injury or property damage it can lodge a public liability claim as per the terms and conditions of the policy.

Limit of Liability	\$30,000,000 any one occurrence
Professional Indemnity	\$10,000,000 any one claim & in the aggregate any one policy year
Aggregate Limit – Products Liability	\$30,000,000 any one occurrence
Excess	\$1,000 each and every occurrence

Full policy wording is available [here](#)

Minimising Risk – Prevention is better than cure

Tennis Victoria strongly encourages tennis bodies to be proactive in identifying and removing risks at their venues and in their operations. A self-assessment checklist for clubs is available to download [here](#).

Directors & Officers/Management Liability

Management Liability covers a range of financial risks for your tennis body's directors and officers such as costs associated with legal action if sued for:

- Negligence, libel, slander, defamation, discrimination etc
- Employment related matters (e.g. unfair dismissal)

as per the terms and conditions of the policy

Management Liability may also cover some of the costs associated with a director or employee stealing funds from the club.

Aggregate Limit of Liability \$20,000,000

Management Liability

Corporate Liability

Employment Practices Liability

Sub-limit: \$5,000,000

Crime Protection

\$100,000 in any one loss and \$5,000,000 in the aggregate

Statutory Liability

Sub-limit: \$1,000,000

Deductible

Each and Every Claim - \$5,000

All Other Claims - \$5,000

Direct Financial Loss - \$5,000

Full policy wording is available [here](#)

Personal Accident Cover

Personal Injury Cover is provided to the registered players and volunteers of a tennis body who are appropriately registered with Tennis Victoria. Under the new affiliation model there is no additional cost to register players.

In the event of a claim being made, Tennis Victoria is required to confirm to the insurer that the player was eligible for coverage at the time of injury, and such confirmation will only occur automatically when the date of registration with Tennis Victoria is prior to the date of injury. Please note that technically the coverage is in place from the point in time that your tennis body and the player make the agreement that they will be registered, but if TV registration does not occur prior to any injury occurring we may require additional verification (e.g. a statutory declaration, evidence of the transaction etc) prior to approving eligibility for coverage.

Tennis Victoria does not hold an Australian financial services licence and each person should consider obtaining his or her own advice as to the suitability of the insurance offered. Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303 AFS Licence No. 238369) arrange this insurance and is not the insurer. The insurer is Syndicate 3334 at Lloyd's of London (Sportscover) represented in Australia by Sportscover Australia Pty Ltd (ABN 43 006 637 903, AFSL 230914). This summary contains general information, 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.

The following types of Personal Accident Cover are provided:

Non-Medicare Medical Benefits

This cover reimburses expenses that are not standard Medicare items (80% reimbursement up to a maximum of \$3,000, with a \$50 excess, per the terms and conditions of the policy) and incurred within 12 calendar months of the injury occurring, and are paid by the player for treatment certified necessary by a legally qualified medical physician. This cover includes the cost of medical supplies and ambulance hire as per terms and conditions of the policy.



The Health Insurance Act (Cth) 1973 does not permit the trustee or insurer to contribute to any charges covered by Medicare (including the Medicare Gap).

This means that any charges for treatment from a doctor, surgeon, anaesthetist or surgeon's assistant are not covered. It also means charges for x-ray, some MRI scans (if Medicare registered) and public hospitals are not covered. In addition, there will be no refund in respect of:

1. Any expense recoverable from any other insurance scheme or plan providing medical or similar coverage, or from any other source except for the excess of the amount recoverable from such other policies/plans;
2. Any expense to which the National Health Act (Cth) 1953 or any of the regulations made there under apply.

Coverage can include physiotherapy costs and also extends to the areas domestic home help, student allowance, bed care patient, chauffeur plan, rehabilitation, home/vehicle modification, funeral expenses and fractured and broken bones (per the terms and conditions of the policy).

Capital Benefits

This cover provides a capital benefit for permanent bodily injury.

\$100,000 maximum per loss, with the capital benefit based on a schedule e.g.

Death, permanent quadriplegia, permanent paraplegia, loss of sight in two eyes	100% of capital benefit
Permanent loss of one leg	35% of capital benefit
Permanent loss of two fingers	14% of capital benefit
Permanent loss of one toe	4% of capital benefit

(a complete schedule of the capital benefits is provided within the Policy).

Loss of income

This covers individuals who suffer a temporary total disablement or temporary partial disablement while involved in a tennis-related activity, which entirely prevents them from performing each and every duty of their occupation. Cover is only provided to individuals who were engaged full-time in their occupation up to the time of the bodily injury.

Insurance Summary



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Loss of income for temporary *total* disablement

100% reimbursement, \$500 max per week, 14 day excess period, 26 week maximum benefit period

Loss of income for temporary *partial* disablement

\$150 max per week, 14 day excess period, 26 week maximum benefit period

Full policy wording is available [here](#)

Making a claim and more information

Contact **Sportscover** via 1300 134 956 or claims@sportscover.com to lodge a claim under any of the insurance policies outlined in this document.

Further information, including the full Policy wordings, is available from Marsh Advantage via <http://www.marshadvantage.com.au/partner-group/tennis/Tennis-Clubs.html>

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