

# SWIMMING NSW

## STATE FORUM – INSURANCE OVERVIEW

August 2021

Jordan Paenga, Account Executive - Sport, Zoom Webinar



# MARSH SPORT TEAM

## Sarah Dowds – Account Manager SAL

- 20+ years experience in insurance
- Responsible for the overall running and innovations of the National Insurance Programme
- Experience in the development and management of schemes across a range of industries, including national sporting associations

## Jordan Paenga – Account Executive

- 6+ years insurance experience with a background in member service
- Responsible for the day to day service for states, clubs and members regarding the National Insurance Programme
- Jordan is supported by additional support from the Marsh Sport team to manage all phone and email enquiries.

*The Marsh Sport team has 18 dedicated staff nationally all working to service our sporting clients.*



We are the Marsh Sport Team. As a team we ensure our clients receive the best from our market knowledge and hands-on expertise. I'm proud to lead this passionate and dedicated team of professionals.

**Kirsten Mills – Deputy Leader of Affinity & National Manager - Sport**



# OVERVIEW

- PERSONAL INJURY INSURANCE
- PUBLIC & PRODUCTS LIABILITY & PROFESSIONAL INDEMNITY
- CLUB/COMMITTEE MANAGEMENT LIABILITY INSURANCE
- THE CLAIMS PROCESS
- OUR WEBSITE
- Q&A



# PERSONAL INJURY INSURANCE

## Who Is Insured?

All registered financial participating and non-participating members, affiliated District and Club members, committee members, directors, officers, office bearers, talent squads, teachers, coaches, trainers, masseurs, timekeepers, officers, officials, technical officers, technical officials, facilities, maintenance staff, carers for disabled swimmers, voluntary workers including co-opted volunteers, and any prospective member for up to four (4) weeks after initial approach and guest swimmers where applicable.

Cover	Limits	Excess
Capital Benefits	\$150,000 (Accidental Death / Quadriplegia / Paraplegia) Limited to \$30,000 for 65 and over Limited to \$15,000 for accidental death under 18 years of age Fractured bones benefits included up to \$2,500	\$0
Non-Medicare Medical Expenses	100% cover up to \$5,000 per injury	\$0
Loss Of Income Student Help	80% up to \$600 per week. 104 week benefit period 100% of actual costs to \$600 per week. 104 week benefit period	7 Days

# PUBLIC & PRODUCTS LIABILITY & PROFESSIONAL INDEMNITY

Cover	Limits	Excess
Public Liability	\$20,000,000 any one claim	\$1,000
Products Liability	\$20,000,000 any one claim	\$1,000
Professional Indemnity	\$10,000,000 any one claim and in the aggregate	\$1,000

## What is Covered?

### Public Liability

This policy covers your legal liability to pay compensation personal injury or property damage, claimant's costs and expenses including legal costs. (Negligent acts of the club, members, volunteers etc.)

### Products Liability

Legal action against the Insured for sale of faulty products

### Professional Indemnity

This policy covers you for claims brought against you for a breach of your professional duty in respect to your legal liability arising from negligent acts, errors or omissions.

# CLUB/COMMITTEE MANAGEMENT LIABILITY INSURANCE

## What is Covered:

This policy covers the legal exposures (including damages) and risks in managing a club or business.

Directors, Officers and Committee Members face both personal and corporate liabilities in managing a club and can be held personally liable.

## Who is Covered:

Swimming NSW and all incorporated and accredited swimming clubs

## Amount of Cover:

Aggregate Limit of Liability - \$ 5,000,000 any one claim

Cover Explained	
Directors and Officers Liability	Provides protection for any claim alleging a wrongful act (for example Misrepresentation, negligence and breach of duty) by a director or officer
Employment Practices Liability	Including defamation, unfair dismissal and/or sexual harassment.
Statutory Liability	Occupational health and safety obligation breaches
Company Liability	Misappropriation of funds (Fidelity/Crime)
Tax Audit	Tax audit costs incurred in response to a Tax Audit Notice received

# CLUB/COMMITTEE MANAGEMENT LIABILITY INSURANCE

Section	Sub-limit	Excess
Employment Practices Liability	\$5,000,000	\$25,000
Crime Statutory Liability WH&S	\$500,000	\$25,000
Tax Audit	\$150,000	\$10,000
Pollution	\$250,000	\$10,000
All other claims	-	\$15,000

## Important Information:

This is a claims-made policy meaning you must notify the insurer before the end of the policy period of any circumstance which may give rise to a claim.

Management Liability insurance is **ONLY** available to incorporated entities! If your club is not incorporated, individual committee members run the risk of exposing their home, car and financial assets.

All payments must have authorisation by two executive officers or directors

## Exclusions to Note:

- Contractual Liability
- Athlete Contract Exclusion
- Criminal Acts
- Crime Losses where the proof is solely dependant on profit/loss or inventory records

# THE CLAIMS PROCESS

## Personal Injury Claims

1. Obtain a [Personal Injury Claim Form](#)
2. Complete all relevant sections of the [Claim Form](#)
3. Send your completed form via email (including all documentation in support of your claim) to Liberty within 90 days from the date of injury (earlier is preferable). Liberty's address for completed claim forms is: [liberty@csnet.com.au](mailto:liberty@csnet.com.au) or via mail  
Liberty International Underwriters Claims  
Corporate Services Network  
GPO Box 4276  
Sydney NSW 2001
4. Corporate Services Network (on behalf of Liberty) will confirm receipt of your claim and/or make contact with you should they require further information.

## All Liability Claims

Contact Marsh Sport ASAP (preferably within 48 hours of the occurrence)

Email: [sport@marsh.com](mailto:sport@marsh.com)  
Call: 1300 130 373

Claim Form

CORPORATE SERVICES NETWORK

Liberty Specialty Markets

SPORTS INJURY

**Important Notice**

1. This form consists of several sections. Please provide answers to all of the information required in order to avoid delays with your claim.
2. This form can be completed electronically. If completing this form by hand, please print.
3. The issue of this form is not an admission of liability.

**Instructions**

1. You fully complete Sections 1 - 5 of the claim form including the injury statement. We cannot proceed with the claim without this information
2. Your Club/Association completes the Club/Association Declaration (Section 6)
3. For the Self Employed, please provide your Tax Assessment advice from the ATO for the previous financial year as proof of your income
4. For Employees, please have your Employer fully complete Section 7 of the claim form and include 12 months payroll history prior to the date of disablement
5. Ensure you sign the Privacy Declaration (Section 8)
6. Your Doctor completes the "Medical Practitioner's Statement"
7. Attach a copy of supporting documentation for any Medical Expenses to be claimed
8. Scan and email the claim form through to [liberty@csnet.com.au](mailto:liberty@csnet.com.au)


Level 10  
33 York Street  
Sydney NSW 2000

T: +61 2 8256 1770  
F: +61 2 8256 1775  
E: [liberty@csnet.com.au](mailto:liberty@csnet.com.au)



# OUR SWIMMING AUSTRALIA DEDICATED WEBSITE


[Home](#) [What's Covered](#) [Risk Management](#) [Registration](#) [Certificate of Currency](#) [Making a Claim](#) [Documents](#) [Contact](#)



Public Liability

Management Liability

Personal Injury



## The Programme

**Welcome** swimmers! We are pleased to provide you with information about the Swimming Australia National Insurance Programme ("the Programme").

You can read, download and distribute this information as often as you need to.

Within this web site, you'll find some handy information for all club members and volunteers. There are tools, resources and fact sheets that will help you explain the coverage and requirements of the Programme.


If you're looking for some basic information about the Programme's coverage, select from the one of the options below.

### Summary

High level overview of the National Risk Protection Programme.


[Download](#)

### Public Liability




Coverage provided for you if you are sued by a third party.

### Management Liability




Coverage provided for the committee members of your club.



### Personal Injury









Coverage provided for players/members if they are injured.



### Travel Insurance Made Easy

[Find out more ...](#)



# Questions

**Jordan Paenga | Account Executive – Sport, Marsh Australia**

Collins Square, 727 Collins Street, Melbourne, Victoria 3008

t: +61 3 9603 2735 | m: +61 460 300 390 | e: [jordan.paenga@marsh.com](mailto:jordan.paenga@marsh.com)