Harvey Norman NRL TOUCH FOOTBALL

NATIONAL INSURANCE SCHEME
SUMMARY BENEFITS & CLAIMS PROCEDURES

2015 - 2016

Touch Football AUSTRALIA

VERSION CONTROL REGISTER

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Touch Football Australia National Insurance Scheme: Summary Benefits & Claims Procedures

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Touch Football Australia Members

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INTRODUCTION

The purpose of this document is to provide for our members, a definition of what it means to be a part of the Touch Football community within Australia, and in particular the Touch Football Australia National Insurance Scheme. The Touch Football Australia National Insurance Scheme outlines for Touch Football, the foundation of our National Insurance Scheme. It illustrates the importance of the scheme and our member's responsibilities, it emphasizes the significance of our dedicated staff and volunteers, and it defines the existence of the scheme.

This communication contains general advice only and does not take into account individual objectives, financial situation or needs. Before acting on this advice assess whether it is appropriate to specific situations.

IMPORTANT

The following points should be kept in mind at all times:

1. Touch Football Australia is the master policy holder and all affiliated associations/clubs are insured under the policy.
2. This manual does not replace, take precedence or form part of the insurance contracts. The insurance contracts are evidenced by the policy documents.
3. This manual is not intended to be a complete or exact guide to terms, conditions, warranties and exclusions in the Touch Football Australia insurance contracts. These can only be determined by studying the policy documents. We trust, however, that this manual will give you a broad working knowledge of the coverage affiliates have within the scheme.
4. This manual is not to be construed as legal evidence of insurance.
5. It is essential that you comply with all relevant laws, by-laws and regulations. You and your affiliate must take all due and reasonable precautions to prevent or mitigate losses, acting as though you were uninsured. **Failure to do so may prejudice your rights and entitlements under your various insurance policies.** Please do not hesitate to contact Touch Football Australia should any assistance be required.

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SECTION

01 INSURED PROFILE

OUTLINED WITHIN THIS SECTION IS EACH OF THE INSURANCE AREAS FORMALLY SUMMARISED FOR THE NATIONAL INSURANCE SCHEME.

1.1 GENERAL INFORMATION

For more detailed information on each of the various insurance sections of cover, including examples of incidents that might fall under each category, as well as recommendations on how to limit claims in each of the areas, please refer to the **National Insurance Scheme – Overview 2015 -2016** manual.

INSURED

Touch Football Australia (TFA) and their Affiliated Associations, Clubs, Members, Coaches, Referees, Officials,. Voluntary workers, First Aid persons and Administration personnel and/or subsidiary companies and financial institutions and other corporations having an insurable interest herein and subsidiary and/or related corporations (as defined under the Australian Corporations Law) now existing or hereafter constituted or acquired and social and sports clubs (including their committees and officers from time to time) and the trustees or superannuation funds and/or welfare organisations associated with the named insured; all for respective interests, rights and liabilities and to the extent that they are not more specifically insured.

BUSINESS DESCRIPTION

Principally Administration, Promotion, Organisation, Participation and Control of Touch Football activities in Australia including training sessions, school promotions and competitions, charity activities, coaching, umpiring/refereeing (including training and regulation), the rendering of First Aid, provision of food and drink, publication of newsletters, sale of merchandise, Property Owners or Property Occupiers of stadiums and other properties, Social Activities including Awards Presentations, Fundraising, BBQ's and other gatherings and other activities carried out by Touch Football and their affiliated bodies in the course of conducting or promoting the sport.

PERIOD OF INSURANCE

From	4:00pm on the 30th June 2015
To:	4:00pm on the 30th June 2016
Split into 2 Seasons –	Season 1: January 31, 2016 – June 30, 2016
	Season 2: July 1, 2015 – January 30, 2016

And any subsequent period for which the insured shall pay or agree to pay and the insurer(s) agree to accept a renewal premium.

WEBSITE

www.touchfootball.com.au

1.2 PERSONAL ACCIDENT

INTEREST INSURED

All participating members of the club, league referees (if not insured by workers compensation), coaches and team officials during games and training.

The Insurance premiums set by the Underwriter (Sportscover Australia) have been based per season with the understanding that the TFA limit for any season is that it will not run for more than one continuous **26 week period**. Any competition or season varying in format must be approved directly by TFA.

SUMS INSURED

Capital Benefits

- Death $50,000 ($10,000 if under 18years of age)
- Other Permanent Injuries (Bodily injury sustained by an Insured Person during the scope of cover): A percentage of $50,000
- Including HIV Positive, Accidental Miscarriage or Premature Childbirth, Disfigurement, Permanent total disability or loss of: A percentage of $50,000

Non-Medicare Medical Benefits

- Pays 80% of expenses up to $3,000 for Non-Medicare medical expenses, including but not limited to:
  - Private Hospital Accommodation/ Ambulance Transport Costs
  - Chiropractic/ Dental Services
  - Ancillary Medical Procedures/ Theatre Fees in Private Hospitals where Medicare does not apply
  - Orthotics, Splints and Prosthesis where medically necessary
- A $200 Excess Fee per each claim. NIL if claimant is Privately Insured.
- Benefit period: 52 weeks

Additional Expenses

- Home Help Benefit/ Home Renovation Benefit
- Student Assistance Benefit/Dependent Children's Allowance
- Injury Assistance and Parents Inconvenience Allowance
- Funeral Expenses
- Rehabilitation Benefit/ Bed Care Benefit
- Membership Benefit/ Ancillary Non-Medical Expenses
- Kidnapping Benefit
- Non Australian Resident

INSURER

Sportscover Australia Pty Ltd

POLICY NUMBER

PMEL99/0059790

IN ADDITION TO THE SPORTS INJURY COVER THAT YOU HAVE VIA TOUCH FOOTBALL AUSTRALIA (WHICH COVERS YOU FOR DEATH AND DISABLMENT AND NON MEDICARE MEDICAL EXPENSES) AFFILIATES CAN PURCHASE LOSS OF INCOME COVER AT A VERY COMPETITIVE PER TEAM COST. (PLEASE CONTACT TFA FOR FURTHER DETAILS).

1.3 GENERAL INFORMATION

SUMS INSURED

Loss of Income

- The amount payable is $350 per week (or 75% of Net Income Loss whichever is the lesser).
- The number of days before cover starts (the Excess) is 15 working days
- Benefit Period: 52 weeks

HOW TO APPLY

- Affiliates must make the payment for all teams registered and affiliated within their competition.
- It is suggested that affiliates have clear communication on the inclusion of option in fees and attach the summary of the details for the policy. Often the decision on insurance levels should be discussed and accepted at annual meetings.
- Covers only for the competition dates outlined at the time of payment.
- Payments are to be made with affiliation to TFA.

For further details on how to apply and the costs associated with this cover please contact TFA (026212 2800)

INSURER

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1.4 ASSOCIATIONS LIABILITY

INTEREST INSURED

Public and Products Liability

The Insured's legal liability to Third Parties with regard to personal injury/death and/or property damage as a result of an occurrence arising from the business activities of the Insured and/or their products.

Professional Indemnity

The liability of the Company in respect of any one claim (including Legal Expenses) or aggregate for all Claims under the policy during the period of Insurance shall not exceed the limit of indemnity specified in the schedule.

Management Liability

The liability of an Insured Officer and/or the Club in respect of a wrongful act, employment practice breach or trustee breach; Losses in respect of dishonest or fraudulent acts by employees; cover for tax audit investigations; losses sustained by dishonest acts; and defence costs in relation to the above.

LIMITS OF COVER

- Public & Products Liability: $20,000,000
- Professional Indemnity: $5,000,000
- Management Liability: $3,000,000

SUB LIMITS

Fidelity

Where the Dishonest Acts/ Fidelity cover sublimit exceeds $10,000 the following is required otherwise the sublimit is reduced to $10,000:

- Annual External audit on Cash and Accounts
- Two (2) signatures/electronic authorisation for all payments

ENDORSEMENTS

- Non Australian Residents Registered Players/ Participation
- Member to Member Liability/ Tenants Liability
- Goods Sold Food/ Equipment under Contract
- First Aid Liability
- Car Park Liability/ Property Insured's physical or legal control - $100,000
- Principals Indemnity

INSURER

Sportscover Australia Pty Ltd

POLICY NUMBER

PMEL99/0059790

2.1 GENERAL INFORMATION

Adhering to these basic rules will assist in the smooth and speedy settlement of claims:

- Notify claim to the appropriate person/party as soon as possible
- Liability must not be admitted at any stage
- All summons/writs concerning insurance must be sent to WWSI
- Where a criminal act is involved or suspected the police must be notified
- Unless there is potential for further loss which does not repair or replace damaged items without the insurers' consent

More detailed instructions relative to specific types of claims are provided on the following pages for:

- Personal Accident & Loss of Income
- Associations Liability (Public and Products Liability – including Professional Indemnity)

2.2 PERSONAL ACCIDENT & LOSS OF INCOME

Any incident that may give rise to a claim under a contract of Personal Accident and or Loss of Income Insurance should always be referred directly to Sportscover at the earliest possible opportunity and within 30 days of the incident.

FOR CLAIMANTS

When injured, report your injury to your Affiliate immediately. Your affiliate must ensure they have forwarded to TFA (via state office) competition dates and affiliation/insurance fees due for the current competition the injury occurred along with a copy of the relevant game sheet.

1. The injured must report the incident to Sportscover within 30 days via:

   Sportscover website: http://www.sportscover.com/pa_claim_request.asp

   OR

   Phone Sportscover on 1300 134 956
2. Sportscover will lodge the individual claim online and send you any additional requirements by email or post.
3. When treatment is complete please forward all Accounts (including the Game Sheet) to Sportscover and also keep copies for yourself.

   Claims Department

   Sportscover Australia Pty Ltd

   Locked Bag 6002

   Wheelers Hill, Victoria 3150

IMPORTANT FOR AN AFFILIATE

Communication

- **Always** provide to participants of each competition, information on the process for claims. Brochures and other information documents are available from TFA.

Notification

- **Immediately** advise your state office of commencement dates and confirm for the current season with team numbers and affiliation/insurance payments within the require timeframe.

Claims on Hold

- If TFA (via state office) has not been provided current commencement details or affiliation/insurance obligations have not been provided claims lodged with Sportscover will be put into an area of Claims on Hold. Claims will only be processed when affiliation and insurance information is provided and confirmed for each competition each season.

2.3 PUBLIC AND PRODUCTS LIABILITY

Any incident that may rise to claim under a contract of Public Liability Insurance should always be referred directly to Sportscover at the earliest possible opportunity.

FOR CLAIMANTS

1. Report the incident to the "on duty official"
2. Report the incident to Sportscover via:

   Sportscover website: http://www.sportscover.com/pl_claim_request.asp

   OR

   Phone Sportscover on 1300 134 956
3. Sportscover will issue a claim for to the claimant. Further correspondence with the claimant will be handled by Sportscover.

IMPORTANT FOR AFFILIATES

Admission

- **Never** admit liability

Notification

- **Immediately** advise TFA of any incident that may give rise to a claim

Acknowledgement

- TFA will respond to you and instruct you to write a detailed accident report and list anything that may assist in the finalising of the claim.
- TFA will notify your insurer accordingly.

Records

- To ensure a thorough claim presentation you must keep detailed accurate records of any communication between the third party and yourselves and any action taken on your own part.

Demands

- Any writs, summons, letters of demand etc. must be forwarded **immediately** to TFA who in turn will advise as to any further action necessary on your behalf.

"All affiliated members are protected under the TFA National Insurance Scheme"