

Memo



Date: 30 June 2014
To: Affiliated Associations, Competitions, State Coordinators and Managers
From: Lauren Atkinson – Affiliation Services Coordinator
Subject: **UPDATE OF TFA NATIONAL INSURANCE SCHEME POLICY & SEASON 2 2014 RENEWAL OF CERTIFICATES OF CURRENCY (COC)**

Touch Football Australia (TFA) would like to wish all affiliates our best wishes for the busy season ahead. We also would like to thank you for your ongoing commitment to providing the best possible experience to the Touch Football participant and the recognised affiliated pathway to participation.

This communication is to outline information related to the **TFA National Insurance Scheme Policy**.

The policy renewal process for Season Two (2) 2014 is currently being prepared. We feel it is important to communicate the process for renewing Certificates of Currency (CoC) at this point in time, to allow preparations and communications to affiliated members' to commence.

The Player Injury Insurance Cover brochure and poster, as well as the National Insurance Policy Manual for affiliates is also currently being updated. Once all information and resources have been updated and communicated, they will be made available via the www.touchfootball.com.au website.

To ensure your affiliate can access your **Season 2, 2014 Certificate of Currency** from early July 2014, all affiliated members must be fully financial and have completed the necessary compliance requirements with regard to Affiliate Regulations as required by your State Office. The policy renewal takes a few days to transition from one policy to the next. Therefore, if you require priority access to your Certificates please provide us advance notice. Otherwise, we expect all affiliate Certificates to be distributed by **Friday 11th July 2014**. Please contact your local State Office to confirm your email addresses.

Also provided for new administrators and/or committee members is a one page brief attached to this Memo, outlining exactly what a Certificate of Currency is, and relevant information about its application.

The protection offered through the National Insurance Scheme continues to reinforce the benefits of all affiliated competitions throughout Australia. TFA, in association with all the States, thanks you for your continued support and assistance in all matters as they relate to the National Insurance Scheme.

Please direct all enquiries regarding the National Insurance Scheme, Certificate of Currency release, and affiliation to: Affiliation Services Coordinator, TFA – lauren.atkinson@austouch.com.au or phone – (02) 6212 2800.

Again, thank you for all your work and continued support, and we look forward to working with you in Season 2, 2014.



General Information about Certificates of Currency (CoC)

Certificates of Currency (CoC) are often requested when an affiliate is entering into contracts, leases, licenses and other agreements. A Certificate of Currency is evidence of insurance that you can use to satisfy the other party in respect to the insurance obligations it has assumed under a contract. For example, providing you with cover where you become legally liable to third parties arising out of bodily injury or property damage.

As an affiliated and insured member you can access these Certificates by request through your local state office or the national office. To have the Certificate released, your affiliate must have paid all the fees that are due and have no other outstanding debt to TFA and/ or their local state office.

The Certificate can only be provided in the name of the affiliate which is a registered affiliated member of your regional, state or national body. It is a valuable instrument as it allows you to access and operate your affiliate and its activities. As such, it needs to be treated responsibly, by not passing it on to third parties or allowing it to be copied.

As an example, a club coach would like to use a school to train some junior kids. The school, in the process of making the booking has requested a Certificate of Compliance. The Certificate cannot be released to the coach, rather, it must be formally requested to the local affiliate who must endorse and support the coach, knowing/ confirming that they are an accredited and responsible member of their club. The coach, by using the Certificate of their affiliate, extends the risk of the affiliate. A further example is approaching Bunnings for BBQ fundraising activities; again a Certificate will be requested and an affiliate needs to assess the risk of an activity to their Insurance liabilities.

Affiliates need to be very clear what it means to use the Certificate, and the potential risks for negligence should it be released to a third party.

An affiliate should also request a Certificate from an organisation involving a transaction with an outside party which increases exposure to loss. For example, a building contractor who is installing a facility for you or lighting structures. This allows some form of reducing risk if there is an accident or injury as a result of poor workmanship or a like situation.

Other sports groups or venue management providers will have their own Certificate's for their specific aspects of their business. It does not mean that their Certificate will extend to cover your affiliate for running Touch Football-related competitions. They should never be used to substitute your own insurance coverage, which should be specific to the competition you are running. For example a rugby club that runs a Touch Football competition in summer, should have both a Rugby Certificate and a Touch Football Certificate.

Section 59 of the Commonwealth Insurance Contract Act 1984, provides for notice of cancellation to be provided by the Insurer to the Insured. In the case of an affiliate not making insurance payments to their regional or state body, that in turn provides it to TFA in a timely manner, the affiliate would be deemed by the Insurer as not appropriately registered as required under the Policy Wording. And, therefore no cover would be provided by the Liability and/or Sports Injury policies. A letter can also be provided to the local facility notifying them of the affiliate's status.

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

Consider the relevant Product Disclosure Statement (PDS) before making any decision about a product detailed on the Sportscover website www.sportscover.com.

