



APRIL 2020

# Gymnastics Australia National Risk Protection Program Summary (NRPP)

To operate a venue or club, engaging in gymnastics activities, you are required to have a minimum amount of risk protection.

Gymnastics Australia and the state/territory gymnastics associations jointly facilitate the NRPP and have partnered with Marsh, a leading global insurance broker, to deliver the program. It simplifies the insurance buying process for affiliated clubs saving you time, effort and money. The cover provided is designed specifically for the gymnastics community.

The NRPP is provided under a group policy which means all current members with Gymnastics Australia and state/territory associations are insured.

## What's Covered?

All gymnastics activities are generally covered, when they are provided by an accredited Gymnastics Australia coach, within an affiliated club. Other activities covered include club events, association or fundraising activities, holiday programs and meetings.

### Public Liability and Professional Indemnity\*

For Gymnastics Australia and all state and territory associations. All registered and affiliated clubs participating in sanctioned club events and activities.

#### **PUBLIC LIABILITY**

- \$20,000,000 with an excess of \$1,000 on all claims except for claims for personal injury arising out of the discipline of trampoline gymnastics and resulting in paraplegia, quadriplegia and/or tetraplegia there is a \$25,000 excess.

#### **PROFESSIONAL INDEMNITY**

- \$10,000,000 any one claim and in the aggregate with an excess of \$2,500.

## Management Liability\*

For state and territory associations, registered affiliated clubs:

- Claims made against an insured officer or the club for a wrongful act, employment practice breach or trustee breach
- Employee dishonesty
- Tax Audit
- With an excess of \$10,000
- \$10,000,000 any one claim and in the aggregate

## Personal Accident\*

For Gymnastics Australia and all state and territory associations including all members, non-participating officials, coaches, voluntary workers, club office bearers.

### CAPITAL BENEFITS

- Insured person \$100,000
- Insured person – death under 18 years – \$20,000
- Insured person age 65-85 – \$20,000
- Insured person – quadriplegia/paraplegia – \$250,000

### NON-MEDICARE MEDICAL EXPENSES

- 75% reimbursement
- \$5,000 maximum per claim
- \$50 excess

### LOSS OF INCOME BENEFITS

- 75% of salary up to \$300 per week
- 14 day excess
- 52 week benefit period

\*Refer to the policy wording located at [www.marshadvantage.com.au/gymnastics](http://www.marshadvantage.com.au/gymnastics) to find out full details of the cover, benefits and exclusions.

Marsh Advantage Insurance arranges this insurance on behalf of Gymnastics Australia through Sportscover Australia PL.

## Here you will also find:

- Insurance policy certificate of currency
- Claim forms
- Step by step claims instructions

For more information please contact your local Marsh representative.

P: 1300 130 373  
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