



APRIL 2021

# Masters Swimming Australia National Insurance Program


Masters Swimming Australia has appointed Marsh Sport as their insurance broker of choice to arrange and implement an insurance program for clubs, coaches and members. Our team has over 20 years of experience in delivering tailored national sporting insurance schemes, and we have a skilled team dedicated to servicing.


## Coverage

This Program provides coverage year-round, with an annual renewal date of 1st January.

## What's Covered

In general, all swimming activities related to Masters Swimming Australia are covered. This includes competitions, training, functions, meetings and the like (anywhere in Australia). The Program provides competitively broad protection across the following areas:

Type of Insurance	Who is Covered?	Coverage Limits & Excess	When are you covered?
Public Liability 	All Affiliated Clubs and/or Affiliated members including, but not limited to: all registered participating members for participation in organised games, practice and training sessions, directors, officers, employees, staff, officials, office bearers, club directors, committee members, teachers, coaches, instructors, timekeepers, technical officers, facilities maintenance staff, all voluntary workers incl co- opted volunteers, prospective members, guest swimmers, First Aid personnel of these bodies and clubs.	<b>Public Liability</b> \$20,000,000 (\$2,500 Excess) <b>Products Liability</b> \$20,000,000 (Excess \$2,500) <b>Professional Indemnity</b> \$5,000,000 (\$2,500 Excess) <b>Geographical Limits</b> Worldwide	The policy protects your legal liability for damages, claimant's costs and expenses including legal costs (excluding punitive or exemplary damages) if you suffer personal injury or property damage as a result of your work, during the policy period as per the terms and conditions of the policy.

Type of Insurance	Who is Covered?	Coverage Limits & Excess	When are you covered?
Group Personal Accident 	All Affiliated Clubs and/or Affiliated members including, but not limited to: all registered participating members for participation in organised games, practice and training sessions, directors, officers, employees, staff, officials, office bearers, club directors, committee members, teachers, coaches, instructors, timekeepers, technical officers, facilities maintenance staff, all voluntary workers incl co- opted volunteers, prospective members, guest swimmers, First Aid personnel of these bodies and clubs.	<b>Capital Benefits</b> \$50,000 max. <b>Non-Medicare Medical</b> 50% reimbursement/ Max. of \$1,200 (\$25 Excess) <b>Loss of Income</b> 75% of Net Income Lost, Maximum \$210 per week for 52 weeks <b>7 day excess period</b>	In the event of an accident occurring while involved in swimming or associated activities, swimming coaching, club sanctioned competition, events incl. open water events up to 10km, sport tuition, events management and associated activities connected with the sport of as per scope of cover in the policy wording.

Refer to the policy wording located on our website to find out exactly who and/or what is covered, detailed policy benefits and exclusions.

The public and product liability, and personal accident policies are group policies arranged with an administrator, Sportscover Australia Pty Ltd (ABN 43 006 637 903, AFSL No. 230914) who act under authority from certain underwriters at Lloyd's, the insurer.

Contact Information [sport@marsh.com](mailto:sport@marsh.com) 1300 130 373



## National Insurance Program – Frequently Asked Questions

### 1. Are volunteers covered to coach at training sessions?

Yes, coaches (volunteers or paid) are required to have appropriate qualifications or experience in order to take on a coaching role. Masters Swimming Australia has a non-swimmer/coaching/volunteer membership of \$10 that coaches should register to cover them under the MSA insurance policy.

### 2. If members meet for an ocean swim for training are they covered?

Yes they are, however the policy provides cover for ocean swims under certain conditions only. These are:

- All activities must take place within 100m of the shore.
- Members must swim in a group of two or more.
- Ideally at a patrolled beach with a coach present, but it is understood this is not always possible so this will not affect the cover if not in place.

### 3. Are members covered for Open Water Events?

Yes they are, however the policy provides cover for participation in Open Water Events under certain conditions only. These are:

- The event must be a Masters sanctioned event.
- All activities must take place within 2,500m of the shore.
- Qualified lifeguards must be on duty at all times whilst participants are swimming in the open water event; and
- A safety boat must attend at all times whilst participants are swimming in the open water event.

The above conditions must be met in order for the event to be covered by the National Insurance Program.

### 4. Is fundraising for the club covered? If so, what types of fundraising is covered?

Generally speaking, all fundraising activities of the club are covered as long as the proceeds go to the club. Such events could include, but are not limited to: Bunnings BBQ's, Christmas parties, community events, parades, social events such as BBQ's.

### 5. Are clubs required to hire medics for events?

The clubs should follow the policies and procedures in place at the club with respect as to if medics are required for events. The insurance policy requires that club follow their own policies in this regard. For open water sanctioned events a condition of the insurance policy is that a life guard and safety boat must be in attendance at all times.

### 6. Does the Personal Accident insurance cover out of pocket costs associated with surgery?

No, generally not. The Personal Accident policy can only cover medical costs where there is no Medicare rebate paid. Legislation states that where a Medicare benefit is payable then no personal accident insurance is able to pay the gap. This means that if an injury requires surgery and the surgeon charges \$5,000 and Medicare rebate is \$1,000, the remaining \$4,000 that the insured is out of pocket is unable to be claimed under the Personal Accident policy. Types of things that can be claimed under the policy are: Physiotherapy, ambulance costs crutches, wheelchairs, private hospital excess payments among others.

### 7. What should a club do in the event that there is an injury to a member or other insured person at a club event?

Complete an incident report, keep this on file and send a copy to your Masters Swimming Australia branch (you can also send this to Marsh Sport at [sport@marsh.com](mailto:sport@marsh.com)). Advise the injured party that as an affiliated club, members are insured by a personal accident policy and provide the Marsh Sport contact details so that Marsh Sport are able to assist the claimant with the claims process.

### 8. If a club member or other insured person contracts Coronavirus, will the Personal Accident insurance policy cover them?

No – The Program's Group Personal Accident insurance policy generally provides cover for injury only whilst undertaking activities in relation to the swimming. Sickness cover is not provided with this policy and therefore this policy will not respond.



For more information please contact:

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

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