

INFORMATION SHEET



INSURANCE – CLUB ACTIVITIES

Scope

Please note that this Information Sheet is applicable only to those clubs which have obtained insurance cover through Gymnastics Australia's *National Risk Protection Programme*. Clubs with other cover should seek advice from their own insurers.

This Information Sheet addresses insurance coverage for various activities that gymnastics clubs may engage in to extend the reach of their membership base, including:

- birthday parties;
- holiday camps/programs;
- casual/trial classes;
- dance classes;
- off-site demonstrations.

Background

It is recognised within any community-based sporting club that the activities provided for members may extend beyond the traditional aspects of the sport. In an effort to engage broader membership for a longer period clubs will seek to offer activities that are beyond their definition as a 'gymnastics' club. Activities beyond their definition of a gymnastic club are only covered if they have been approved.

These activities often give rise to questions regarding the relevant cover applied within Gymnastics Australia's (GA) National Risk Protection Programme and below we have sought to clarify some of the more common queries.

Important pre-conditions are assumed throughout the following information regarding the status of clubs and coaches, such as:

- clubs are affiliated for the current year;
- clubs disclose the relevant programs they deliver in their affiliation application/renewal (for example. MAG, trampoline, LaunchPad etc.);
- coaches are GA Technical Members for the current year;



- coaches are appropriately accredited for the programs they are conducting in terms of both Gymsport and level in accordance with the GA Coaching Skills Matrix;
- the club has applied its equipment risk management procedures. •

Make sure your club is compliant with all of these pre-conditions.

In addition you should note that under all of the scenarios outlined below criminal acts are not covered under the policies.

Scenarios

Following are a series of activities that may be conducted by clubs in their efforts to engage members and potential members. These activities are described in the terms in which they are covered within the *National Risk Protection Programme*.

Scenario 1 - Birthday Parties

Participant cover for birthday parties includes athlete members, new members and prospective members participating in gymnastic activities only. Activities must be supervised by an appropriately qualified gymnastics coach.

The club also has product liability cover for food and beverage served.

Scenario 2 – Holiday camps/programs

Holiday camps/programs are covered for gymnastics activities and general games (e.g. treasure hunts, card games, puzzles).

It is important to note that cover for holiday camps/programs is not extended for unsupervised free play. Activities must be supervised by an appropriately qualified gymnastics coach.

Scenario 3 – Casual/trial classes

Participants in casual/trial classes are only covered for a four week window for prospective members to tryout. That is, after the fourth week from initial attendance ongoing participants must be registered or cover will cease.

Scenario 4 – Dance classes

Participants in dance classes are covered where the dance is specific to the artistic elements of gymnastics. For example Women's Artistic Gymnastics and Rhythmic Gymnastics include substantial components of dance. Such participants must be registered as gymnastics athlete members.

It should be noted that if the dance style does not fit within the WAG/RG artistic element, then it would fall under a circus and dance policy separate to the GA National *Risk Protection Programme*. Clubs are advised to contact JLT Sport and ask for a circus and dance quote/policy available to affiliated GA Clubs.

Scenario 5 – Off-site demonstrations

Off-site demonstrations include shopping centre demonstrations, school fairs and fetes and similar events.

These gymnastics demonstrations are covered under the public liability and professional indemnity policies, provided that the demonstrations are coordinated and supervised by an affiliated club using appropriately qualified coaches and registered participants and a safety check is made of the equipment and site.

Further Advice

Where further information or advice is required on the issues covered in this Information Sheet, Clubs are encouraged to refer to the information on the JLT gymnastics website or contact JLT.

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