

# INFORMATION SHEET



## INSURANCE – WORKING WITH SCHOOLS

### 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 with schools, including:

- visits by schools to clubs;
- coach visits to schools on behalf of a club;
- coach visits to schools as a private contractor, including Sporting Schools;
- hire of club facilities to schools (without club coach).

### Background

The work that clubs and coaches undertake with schools is an important part of gymnastics development and growth. Involvement with schools is a key club branding and participant recruitment strategy and the opportunity to support the gymnastics workforce, - providing club personnel with additional work opportunities.

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 criminal acts are not covered under the policies, including under all of the scenarios outlined below.

## Scenarios

Following is a series of scenarios experienced by clubs and coaches in their work with schools. Information is provided regarding the application of the *National Risk Protection Programme* cover under each scenario.

### **Scenario 1 - A school group visits a club venue for instruction by a club coach**

The club is covered under Gymnastics Australia's Public Liability insurance and coaches are also covered by the Public Liability and Professional Indemnity policies for claims brought against them that relate to these sections of cover.

The participants are not covered under Gymnastics Australia's Personal Accident cover unless registered to the club.

Not all schools have personal accident cover in place for students.

### **Scenario 2 - Coach visits a school to instruct on behalf of a GA affiliated club**

Coaches are covered under GA's Public Liability and Professional Indemnity for claims brought against them that relate to these sections of cover.

The children are not covered under GA's Personal Accident insurance.

Action taken against the coach will claim against the Public Liability and Professional Indemnity insurance covers, which are in place to protect the coach.

Note that not all schools have personal accident cover in place for students.

### **Scenario 3 - Coach (as a private contractor) visits a school to instruct students and utilises school equipment**

Coaches who are working as part of the Sporting Schools Program who are current GA Technical Members and have been endorsed by GA are covered under GA's Public Liability and Professional Indemnity for claims brought against them that relate to these sections of cover.

Outside of the Sporting Schools program, if coaches are contracting privately and rendering a fee-for-service to a school, they must obtain their own Public Liability and Professional Indemnity cover as a private coach working outside the scope of a club. For more information about this type of cover, please contact JLT Sport directly.

The children are not covered under GA's Personal Accident insurance, as this cover is for registered club members only.

Not all schools have personal accident cover in place for students.

### **Scenario 4 - School group hiring club venue and using school teachers to instruct (no club coaches involved)**

The club should have a hire agreement in place that indemnifies it from all claims, unless the club contributed to the claim.

The hirer must be made aware of the risks involved with using the club's equipment and sign off that the hirer and its staff are qualified or are experienced in using the equipment.

All equipment must be safety checked by the club before hiring it to the school (or any other Third Party).

Any equipment damage sustained during the course of activities will be at the club's expense. Clubs may choose to access JLT Sport's *Sport Asset Protect* cover to ensure appropriate and adequate cover is in place (at an additional cost to the club).

### **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.

### **JLT Sport Contact Details**

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