

# INFORMATION SHEET



## UNDERSTANDING YOUR INSURANCE

Gymnastics Australia's National Risk Protection Programme Insurance coverage includes:

- General Liability Insurance (Public Liability, Products Liability & Professional Indemnity)
- Management Liability Insurance (only available to incorporated entities)
- Personal Injury Insurance (sometimes referred to as Personal Accident Insurance)

**Public Liability Insurance** – covers a range of financial risks such as your club's legal costs or other costs associated with legal action. If you're sued for breaching your duty of care (negligence) your club can lodge a public liability claim through JLT Sport.

**Professional Indemnity Insurance** – covers certain costs associated with a claim against the club, its members, employees and officers for a breach of professional duty/negligence caused by mistakes, bad advice or general poor workmanship.

**Management Liability Insurance** - covers a range of financial risks for your club's directors and officers such as costs associated with legal action if sued for:

- Negligence, libel, slander, defamation, discrimination, etc.
- Employment related matters (unfair dismissal)

Management Liability can also cover some of the costs associated with an employee stealing funds from the club.

**Personal Injury Insurance** - provides cover in the event of death or permanent disability; reimbursement for items that are not claimable through Medicare; or loss of income. Personal Injury Cover provides financial assistance in three key areas:

- Non-Medicare Medical Benefits
- Loss of Income Benefits
- Capital Benefits

All clubs have the option to upgrade the level of benefits participants and volunteers receive in the case of a claim. This includes the level of capital benefit payouts should a participant receive an injury resulting in a permanent medical condition.



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	General Liability		
	Public Liability	Professional Indemnity	Personal Injury
Affiliated Club Coach*	✓	✓	✓
Recognised Affiliated Club Volunteer	✓	✓	✓
Registered Affiliated Club Members (0-85 years old)	✓	✓	✓
Affiliated Club Gymnastics Programs	✓	✓	✓
Gymnastics Birthday Parties	✓	✓	✓**
Gymnastics Holiday Camps	✓	✓	✓
Affiliated Club Trial Classes	✓	✓	✓
Offsite Demonstrations	✓	✓	✓#
School Programs***	✓	✓	x
KinderGym Carers	✓	✓	✓
Mobile Gymnastics Programs	✓	✓	✓#

\* Available to current Gymnastics Australia Technical Members involved in gymnastics activities for an affiliated Club or at a sanctioned event. Coaches must hold an accreditation appropriate to the skills they are coaching. Exclusion – coaching programs outside of those contracted by the affiliated club.

\*\*Birthday parties held outside of a controlled club environment are not covered for personal injury insurance.

#Only registered members entered into the National Database (GOL) are covered for personal injury insurance.

\*\*\*Personal injury insurance is not held by a large number of schools. For more detailed information visit

[www.gymnastics.org.au/club-affiliation-benefits-insurance](http://www.gymnastics.org.au/club-affiliation-benefits-insurance)

For more detailed information on these programs please refer to the fact sheets on the Gymnastics Australia website

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