



Insurance FAQ's for Clubs and Coaches

The following answers some common questions relating to insurance coverage and procedures required to ensure clubs and registered coaches are protected while conducting skating events, programs and classes with participants that are not yet Skate Australia Members.

1. Are our club coaches covered if something happens to a participant that is not a member?

Yes, provided certain conditions are met.

Coaches will be covered under public liability insurance if they are currently;

- Registered as a 'Member' with Skate Australia (by completing the appropriate forms and paying membership fees)
- An accredited NCAS coach as recognised by the Australian Sports Commission (this will provide them with professional indemnity insurance of up to \$2 Million).
- If participants are not Skate Australia members (preferred so they have personal accident insurance) waivers need to be signed by every participant prior to the session and submitted for the coaches' professional indemnity insurance to be valid.

If they do not meet these criteria as a coach then they will not be covered in the event of an injury or accident occurring with a participant that falls under their duty of care.

2. Is our club covered if a coach or non-member participant is injured during the session?

Yes, provided certain conditions are met.

All Skate Australia Member Clubs are covered for up to \$20 Million Public Liability Insurance. To be eligible for this coverage the club must be a current financial member and have completed all forms and payments of this process. The club will then be issued a Certificate of Currency (COC) stating the coverage details and dates. If you are already a member club and would like to obtain this COC, please contact your state association.

3. What does the club need to do to ensure the participants are covered by insurance?

Clubs can ensure the participants are covered by Personal Accident insurance by registering them as members. Personal Accident Insurance covers a range of medical expenses and benefits as outlined in the – 2011 Member Injury Insurance Cover – Brochure. To register all participants for this coverage they will need to complete a brief membership form and

accompanying payment (which starts as low as \$10 per annum for a recreational category). This provides the same insurance coverage as all Skate Australia Members under the conditions of the category (refer to your state association or Bylaw 3). This is recommended for all programs however this is only compulsory if the skater will be participating in 3 (three) or more sessions in a designated program.

For one off events Skate Australia can cover all participants under the clubs Public Liability Insurance at no extra cost provided that a signed membership waiver form featuring specific but minimal details is collected by the club for each participant and a summary of these participants are forwarded to the state administrator.

4. What do coaches/clubs need to do to ensure they are covered during a one off event?

Provided casual skaters (less than 3 visits per annum) and participants of these one-off programs (eg: general skating, come and try days etc.) sign a waiver with minimal details (which is submitted to the state association and national office monthly on a spread sheet to upload to our database), skaters will be covered by the clubs Public Liability insurance for no extra cost.

Coaches and clubs need to ensure that all participants sign a waiver prior to the session and ensure that the club and coaches hold current memberships and accreditation.

5. What can we do to ensure participants are further covered and protected as individuals?

Clubs can ensure the participants are covered by Personal Accident insurance by getting them to register as a "Recreational/Day Member". This insurance covers a range of medical expenses and benefits as outlined in the – 2011 Member Injury Insurance Cover – Brochure. To register all participants for this coverage they will need to complete a brief membership form and make a minimal payment of \$10. This would then give them the same insurance coverage as all Skate Australia Members, while participating in that particular activity. This is recommended for all programs however this is only compulsory if the skater will be participating 3 or more times in a designated program.

Furthermore they can be registered as members of your club and of Skate Australia as per your states various membership levels which will give them insurance coverage as well as a number of other great benefits. This will also allow them to be covered should they attend any club sanctioned events, games or official training sessions

6. What if the participant is already a Skate Australia member?

Current Skate Australia members are completely covered already under the club Public Liability Insurance for all club run events. In addition to this all current members are covered by Personal Accident Insurance which amongst many other things covers medical expenses, Physio benefits, Rehabilitation benefits, Parents Inconvenience allowance etc.

This is just another one of the great advantages of being a Member of Skate Australia!

7. What is PUBLIC LIABILITY INSURANCE?

Public Liability insurance protects your club from loss or damage resulting from a claim for damages by a third party arising from any negligence on your part.

8. What is PROFESSIONAL INDEMNITY INSURANCE?

Professional indemnity insurance provides cover for claims brought against the policyholder (coaches) due to their professional negligence (errors and omissions). This means that they are protected individually against claims made for damages by a third party arising from any negligence on their part. This covers the coach if someone gets injured and it is the coach's fault because they were teaching a skill incorrectly or were negligent in creating a safe environment.

9. What is PERSONAL ACCIDENT INSURANCE?

A policy that will pay out an lump sum or percentage assistance towards injury costs in the event of injury, damages, disability, dismemberment or death, caused by an accident. In the case of Skate Australia memberships this covers amongst many other things, medical expenses (up to \$3,000 for non-Medicare expenses), Physio benefits, Rehabilitation benefits, Parents Inconvenience allowance etc.



Any other questions on the National Insurance Policy please do not hesitate to contact your State Administrator.

You can find contact details for these state associations and more information on membership benefits at www.skateaustralia.org.au