

MARSH ADVANTAGE
INSURANCE

SQUASH AUSTRALIA – AGM Brisbane

NOVEMBER 2017

STEPHEN JONES
National Affinity Manager
AUS - Melbourne

Introduction

+ Who are Marsh Advantage Insurance

- We are an insurance broker dedicated to servicing small and medium businesses, we demystify insurance and recommend the right options for your business needs – at competitive prices.
- We are the appointed broker to Squash Australia and are responsible for finding the best insurance solutions in the market for affiliated Clubs and members.

+ Stephen Jones– National Manager, Affinity

- 25+ years experience in management & insurance
- Experience in a variety of roles, including Management, Underwriting, Underwriting Agencies, Insurance Schemes, General Insurance and Professional Risks.
- Key roles at MAI is to develop and manage Schemes across a range of industries, including many high-profile sporting associations
- My role is to work with Squash Australia & the MAI team to ensure the Squash Australia insurance program provides the broadest cover and at the most competitive terms each year.

Introduction

+ The Polished Man



STEPHEN JONES
\$2 , 460



FRANK CORSO
\$2 , 440



GAETANO MANGIAPANE
\$2 , 185



SARAH BROWN
\$1 , 920



DAVID COOK
\$1 , 640

What We Are Reviewing Today

- + Overview of Insurance cover that is included as part of your affiliation with Squash Australia
- + Our website and why it should be the first point of call when you have any queries.
- + Risk Management
- + Retail Travel
- + Offer for Clubs
- + Question without Notice !
- + Frequently asked questions
- + Marsh Advantage Insurance – contact details
- + Questions

Insurance Policies

What does affiliation provide

- + Personal Accident Insurance
- + Public Liability and Professional Indemnity
- + Management/Association Liability (Directors and Officers)
- + Cyber Insurance (recently purchased)

Insurance Policies

Personal Accident

+ What is Covered

- + Personal Accident Insurance is designed to provide some form of monetary compensation to insured person when they sustain an injury, whilst participating in *squash related activities*.
 - *Activities* means: all squash & racquetball related activities, fundraising, camps, voluntary labour, club business including administrative activities, meetings, presentation nights, organised functions including direct travel to and from.
 - Any activity must be authorised by the association and/or club.
 - **No other sporting activities are covered.**
 - There is **no negligence** needing to be proved on behalf of anyone.

Who is Covered

- + All members, regional, district, branch and club members, officials, committee members, club directors, club officers, office bearers, affiliated coaches, trainers, masseurs, timekeepers, officers, technical officials, volunteers, prospective members for up to four (4) weeks after initial approach and guest players

Insurance Policies

Personal Accident

- + Personal Accident can be broken down into three main covers
 - Capital Benefits
 - Non-Medicare Medical Expenses
 - Loss of Income

Capital Benefits – Accident based (Not Sickness)

- Level of cover up to \$100,000 (Accidental Death / Quadriplegia / Paraplegia)
- A capital benefit is a lump sum payment paid a result of an injury occurring and is not re-imbbursement for costs incurred.
- Limited to \$50,000 for events 2-14 for persons over 65 years of age.
- Death benefit is limited to \$20,000 for persons under 18 years of age
- Varying other percentage covers based on different injuries – eg: broken hip would attract a capital benefit of \$3,000

Insurance Policies

Personal Accident

Non-Medicare Medical Expenses

- Re-imburement of *non-medicare* medical expenses
- 100% of the costs incurred up to \$2,000 per injury
- Main costs claimed are for Physiotherapy, Ambulance costs, other rehabilitation expenses

Loss of Income

- Covers 85% of income up to *\$300 per week up to 52 weeks*
- Must be a full time worker which is defined as working more than 20 hours per week.
- Excess period is 14 days

There are many other benefits under the policy such as Home help Benefit, Funeral Expenses, Chauffeur plan etc. All details are on our website.

Insurance Policies

Public Liability and Professional Indemnity

What is Covered - Public Liability

This policy covers your legal liability to pay compensation personal injury or property damage, claimant's costs and expenses including legal costs. (Negligent acts of the club, members, volunteers etc)

What is Covered – Professional Indemnity

This policy covers you for claims brought against you for a breach of your professional duty in respect to your legal liability arising from negligent acts, errors or omissions.

Who is covered

As per Personal Accident policy

Amount of Cover:

Public Liability - \$20,000,000 any one claim

Professional Indemnity - \$10,000,000 any one claim and in the aggregate

Insurance Policies

Public Liability and Professional Indemnity

- + The most important part of an public liability policy is defining the “business activities” of the insured.
- + Business is defined as: Principally administration, organisation, promotion and all activities associated with the sport of Squash and Racquetball.
- + Core activities include:
 - Coaching or refereeing activities
 - Coaching courses and clinics
 - Holiday and School Clinics
 - State squads and training squads
 - Matches, games, practices and official sessions
 - Seminars, meeting or similar
 - Hire of facilities, grounds, change rooms
 - Organised fundraising, Social activities
 - Organised tournaments and competitions
 - Exhibitions and displays
 - Come and Try Activities/Events
 - Portable Inflatable Court sessions

Insurance Policies

Management/Association Liability

What is Covered – Management Liability

This policy covers the Legal exposures and risks in managing a club or business. Directors, officers and Committee members face both personal and corporate liabilities in managing a club and can be held personally liable.

Amount of Cover:

Aggregate Limit of Liability - \$ 5,000,000 any one claim

Insurance Policies

Management/Association Liability

Cover includes:

- Directors and Officers Liability
 - Eg: Provides protection for any claim alleging a wrongful act (for example misrepresentation, negligence and breach of duty) by a director or officer.
- Employment Practices Liability (Sub-Limit \$1,000,000)
 - Eg: including unfair dismissal and/or sexual harassment
- Statutory Liability (Sub-Limit \$1,000,000)
 - Eg: Occupational health and safety obligation breaches
- Company Liability (Sub-Limit \$1,000,000)
 - Misappropriation of funds (Fidelity/Crime)
- Tax Audit (Sub-Limit \$250,000)
 - Tax audit costs incurred in response to a Tax Audit Notice received

Insurance Policies

Cyber Insurance

What is Covered

Covers Squash Australia, All state associations and affiliated clubs, leagues and associations against cyber exposures that can impact your club. Covers the direct costs to your club and claims from third parties. Costs associated with defending a claim are also covered.

Cover includes Clubs

Amount of Cover:

Policy Limit \$500,000

CGU Cyber Incident Response Team – 24/7 incident response

Insurance Policies

Cyber Insurance

Cover includes:

- Privacy Breach
- System Damage
- Computer Virus and Hacking
- Business Interruption
- Multimedia liability
- Privacy fines and investigations
- Privacy breach notification and loss mitigation
- Brand Protection Cover sub-limit \$100,000
- Reward Expense Cover sub-limit \$25,000
- Computer Crime Cover sub-limit \$100,000

Time Excess of 12 hours applies

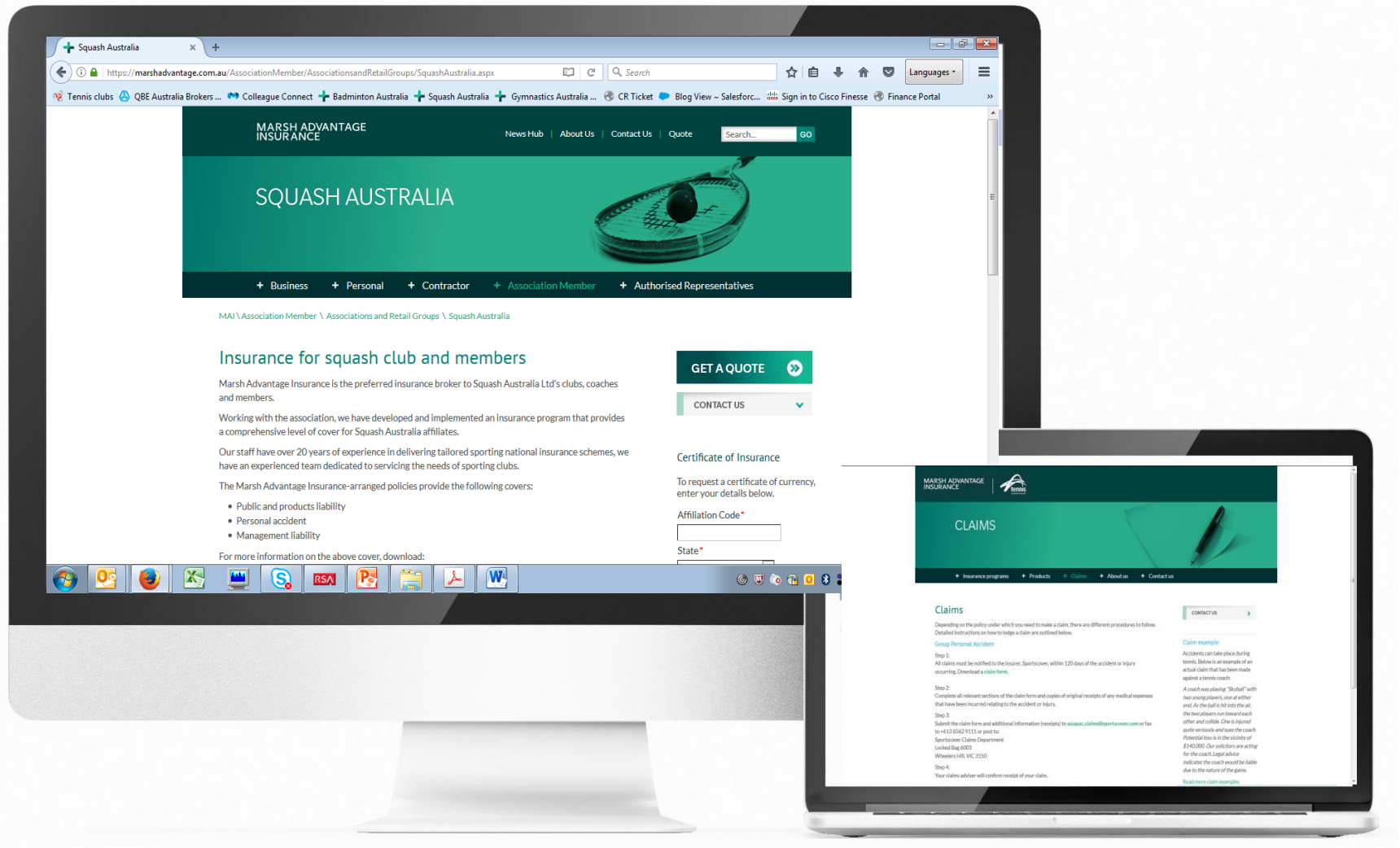
What about other insurance?

- + Marsh Advantage Insurance can help!
- + Property (not automatically included)
 - The contents, buildings, fixtures and fittings of a club
 - Against a variety of losses including theft, physical loss and damage
- + Income Protection
 - Personal Accident policy is not designed to protect your income
 - Tailored income protection for individuals is available through MAI



MAI website

www.marshadvantage.com.au/squash



Squash Australia website

New Product – Travel insurance

The screenshot displays the Squash Australia website with a green navigation bar at the top. The 'MEMBERSHIP' dropdown menu is open, showing options like 'For Squash People', 'For Squash Clubs', 'For Squash Centres', 'Facilities Framework', 'Insurance', 'Travel Insurance' (highlighted with a red arrow), and 'eShop'. Below the navigation bar, a large orange banner features the word 'AUSTRALIAN' and a squash ball graphic. A blue banner below the orange one reads '12 DAYS TO GO UNTIL SQUASH HITS DAR' and 'SECURE YOUR SEATS!'. The main content area is divided into four sections: 'Frequent Travellers', 'International Travellers', 'Australia Domestic Travellers', and 'Travellers Aged 70+'. Each section includes a description of the travel insurance options and a 'Get a Quote' button. On the right side, there is a large blue banner for 'AIG Travel Guard' with the text 'Click here for information on avoiding credit card fraud' and 'Save 20% on Travel Insurance'. The footer of the website shows social media icons and a page number '52'.

MEMBERSHIP ▾ EVENTS ▾ HIGH PERFORMANCE ▾ PARTICIPATION ▾ EDUCATION ▾ NEWS GO

For Squash People
For Squash Clubs
For Squash Centres
Facilities Framework
Insurance
Travel Insurance
eShop

12 DAYS TO GO UNTIL SQUASH HITS DAR
SECURE YOUR SEATS!

1st November 2017: 12 Days to go! Time to purchase your ticket
period of six days, Squash Australia will run three world-class...

SQUASH AUSTRALIA

Home Policy Benefits My Policy Medical Conditions Travel Guard® Travellers Checklist Claims FAQ Contact Us

Frequent Travellers
Multi-trip travel insurance options for persons aged under 70
[More Info](#)
[Get a Quote](#)

International Travellers
Travel insurance options for families and singles aged under 70
[More Info](#)
[Get a Quote](#)

Australia Domestic Travellers
Cancellation Only & Comprehensive travel insurance for under 70
[More Info](#)
[Get a Quote](#)

Travellers Aged 70+
International & Domestic travel insurance options for travellers 70 and over.
[More Info](#)
[Get a Quote](#)

AIG Travel Guard®
Click here for information on avoiding credit card fraud
Save 20% on Travel Insurance[†]

f t g+ 52

Squash Australia website

New Product – Travel insurance – Member benefit

+ Something to consider – Cost of Insurance

Family of 4

Trip to Bali for 12 days

Gold Cover

Cost \$ 240.80

Buy on-line and Pay

+ Other options

- Domestic Travel in Australia Only
- Frequent Traveller (Annual)
- Specific Product for 70 years +
- Ability for a small payaway to Squash Australia to administer and market

Risk Management

+ Some things to consider

- Signatories on cheques or online payments, are dual authorisations required?
- Are your records accurately kept for purchases and sales. Where cash is used is it adequately recorded and receipts issued?
- Are regular maintenance audits completed. Is this recorded and managed should evidence be required?
- Are pre game checks completed?
- CCTV – records adequately kept inc witness statements



Multi Purpose Venues

- + Increasingly, Squash clubs are becoming a part of larger sporting facilities
- + Marsh is committed to providing insurance solutions to these affiliated members
- + We are able to quote on all policy types required by these clubs, while ensuring there is no doubling up of cover for areas which are covered under the National Program
- + Generally, we can provide stand alone Property, Liability, and associated covers under the “banner” of Squash Australia
- + We have highly trained, experienced staff who are available to assist these clubs

Marsh Service

A Case Study

An affiliated club signed a lease which included a clause stating that the use of the land adjacent to that was being used as a car park by the squash club, must include the owners of the land as a co-insured.

- ✚ The club contacted Marsh Advantage Insurance (MAI) requesting a Certificate noting Third Party as a co-insured.
- ✚ Marsh worked with the club, even though the contract had already been signed to ensure the club adhered to it's requirements under the lease.
- ✚ Marsh explained the differences between being a co-insured and an 'interested party/counterparty'
- ✚ The third party was adamant that they needed to be named as a co-insured and therefore MAI negotiated with the insurer to set up a separate policy, to specifically name the co-insured for activities relating to the leased land
- ✚ Both the club and third party were happy with the outcome achieved

**As your broker we will always work
for your best interest**

Frequently Asked Questions

Clubs

1. We are taking a team on a day trip to a competition. Will the insurance policy cover us in the event of an accident?

- ❖ Personal Accident insurance vs Public Liability Insurance
- ❖ Road accidents are covered by the CTP Insurance Scheme – both personal accident and liability
- ❖ Injuries not related to the accident would likely be considered squash/racquetball activities and covered by the personal accident policy.
- ❖ Legal Liability not related to the motor vehicle would likely be covered by the policy in place.

Frequently Asked Questions

Clubs

2. Volunteers.

- ❖ If a volunteer is cooking a BBQ and fat splashes onto them and they receive a terrible burn do they have cover and what type of cover?
- ❖ If a volunteer is helping out at a working bee and steps on a rake or garden fork and injures themselves are they covered?
- ❖ If volunteers are helping at a Bunnings BBQ held to fundraise and they hurt someone else are they covered?

3. What happens when a club has a player who has made a personal injury claim once and they then continually injure themselves – can they continually claim?

- ❖ Is there a limit to how many claims an individual can submit?
- ❖ Is the club responsible to speak with the person about continuing to play?

Frequently Asked Questions Clubs

4. Are we covered if an Injury occurs in the car park of club premises
5. Are sub-contractors covered ?
 - ❖ What you should be managing
6. Do I need to advise Marsh when I am injured?
 - ❖ We always recommend an Injury form be completed and submitted
 - ❖ As a pre-caution can complete a PA claim form from website

Question Without Notice

General Property Cover

- + Covering members associated Squash and Racquetball equipment whilst in transit, stored in a locked vehicle and/or building and if damaged, destroyed or stolen whilst on Club premises.
- + Cover extends beyond anywhere in Australia to include Worldwide for 21 days per annum.
- + **Amount of Cover:**

Unspecified & Associated Equipment	- \$ 5,000 any one claim
Excess	- \$ 50 any one claim
Premium inc all charges*	- \$ 5
- + Cover excludes for Loss or Damage to equipment while in use eg. Broken against a wall

How to contact us

Ph: 1300 306 383

Email:

sport.australia@marshadvantage.com

www.marshadvantage.com.au/squash

MARSH ADVANTAGE INSURANCE