

20-12-2016

Dear Affiliates,

The National Hockey Insurance Program, now in its seventh year, is an initiative between Hockey Australia, all the State & Territory Hockey Associations and JLT Sport. The National Hockey Insurance Program is designed to provide enhanced insurance cover and save Associations and Clubs time and effort in securing cover for their members.

Hockey Australia has made the decision for the National Hockey Insurance Program to cover the calendar year, with this being the second year.

The purpose of this communication is to provide all Hockey NSW Affiliates with a comprehensive guide to the Hockey NSW Insurance Program which will operate from 1st January to 31st December, 2017.

I would strongly recommend that you take the time to thoroughly review this communication and forward it to your Association and Affiliated Club Executive for their information and action as required.

All the details contained in this information guide will be replicated on the Hockey NSW website and during the year you can steer your members to the Insurance section under the 'Association' tab to obtain all the important information in relation to the National Hockey Insurance Program.

Purchasing and claims procedures for 2017 will follow the same process as in 2016. All personal accident claims received by JLT Sport for playing members in the coming year will be checked against the revolutioniseSPORT system for verification that the claimant is a registered member who has paid the Hockey NSW registration fee (which includes the purchase of the Personal Accident Insurance).

If you have any questions about Hockey NSW's Insurance Program, please contact the Hockey NSW office on (02) 9764 1911.

Kind Regards,



David Thompson
Chief Executive Officer

PUBLIC AND PRODUCTS LIABILITY INSURANCE

(Including Professional Indemnity)

WHAT IS PUBLIC LIABILITY INSURANCE?

- Public Liability Insurance is designed to protect you and your business from legal and/or medical costs that arise from an incident connected to your activities.
- It protects you against the financial risk of being found liable to a third party for death or injury, loss of or damage to property or 'pure economic' loss resulting from your negligence.
- Liability insurance is essential to every business owner.

In the past, Hockey NSW has maintained Public Liability Insurance of \$10 million but under the Hockey National Risk Insurance Program, all States & Territories will maintain Public Liability insurance of **\$20 million** which is more in line with the requirements of many Local and State Governments.

LIMITS OF LIABILITY

General Liability \$20,000,000 any one occurrence

Products Liability \$20,000,000 any one occurrence and in aggregate any one State Association

Professional Indemnity \$5,000,000 any one claim and \$5,000,000 in the aggregate

Property in your physical or legal control \$500,000

DEDUCTIBLE / EXCESSES

\$nil each and every claim or series of claims arising out of one occurrence

Please see the links below in relation to Public Liability Insurance:

[Public Liability Insurance - General Information Sheet](#)

[Public Liability Insurance - Policy Wording](#)

CLUB MANAGEMENT LIABILITY INSURANCE

WHAT IS CLUB MANAGEMENT LIABILITY INSURANCE?

- *When you give your time and energy to a Club, you want to make certain you are not risking your personal or the organisation's financial security. That's why you need a Association/Club Management Liability insurance policy. It provides protection for you and the organisation in the event of a legal action.*
- *This insurance addresses the exposures and wrongdoings that Clubs and Associations face every day, including discrimination, harassment, wrongful termination, inefficient administration or supervision, libel and slander, misrepresentations, and employee theft.*

WHAT COVERAGE IS PROVIDED WITHIN A CLUB MANAGEMENT LIABILITY POLICY?

- **Directors & Officers Liability:** *Coverage for any wrongful act including a criminal charge, defamation, civil proceeding, or fraudulent act.*
- **Employment Practices Liability:** *includes wrongful dismissal, discrimination, or unlawful acts in the workplace.*
- **Employee Theft Coverage:** *an employee or voluntary worker has been stealing money or items of value from the Club/Association.*

LIMITS OF LIABILITY

\$10,000,000 limit of liability with \$15,000,000 in the aggregate.

DEDUCTIBLE / EXCESSES

Directors & Officers: \$Nil

Employment Practices \$10,000 each and every claim

Employee Theft: \$10,000 each and every claim

Please see the links below in relation to Club Management Insurance:

[Club Management Insurance - General Information Sheet](#)

[Club Management Insurance - Policy Schedule](#)

PERSONAL INJURY INSURANCE

WHAT IS PERSONAL INJURY INSURANCE?

The Personal Accident Insurance provides financial reimbursement for costs associated with personal injuries that occur during hockey activities.

There are three key sections to the Personal Accident Policy: Capital Benefits, Non-Medicare Medical Benefits, and Loss of Income.

Personal Accident Insurance is not a Private Health Fund and therefore does not cover pre-existing injuries or preventative medicine/treatment.

PLAYING MEMBERS

It is compulsory for all playing members to be registered on the revolutioniseSPORT system and having paid the Hockey NSW Registration Fee, which includes the purchase of Personal Accident Insurance under the National Insurance Scheme. It is each Associations and Club's responsibility to ensure that every playing member is covered for Personal Injury Insurance by ensuring all members are registered on the revolutioniseSPORT system.

NON-PLAYING MEMBERS

Non-Playing Members (i.e. coaches, team managers, umpires etc.) are covered under the Personal Injury Insurance Policy. Hockey NSW encourages non-playing members to be registered on the revolutioniseSPORT system with a *"Hockey NSW 2017 Registration – Non Playing Officials"* subscription.

WHAT COVER IS GENERALLY PROVIDED WITHIN A PERSONAL INJURY POLICY?

Capital Benefits

Provides cover in the event of death or permanent disability. Please refer to the Program Summary for full benefit details and limits.

Non-Medicare Medical Benefits

Provides reimbursement for items that are not claimable in any way through Medicare. Due to legislation, this does not include the Medicare Gap.

Loss of Income Cover

Provides reimbursement of a claimants' weekly income (where included). Please refer to the Program Summary for full benefit details and limits.

The following is a summary of the Personal Accident Coverage:

Capital Benefits	19 years of age and over - \$75,000 18 years of age and under - \$15,000
Non-Medicare Medical Expenses Benefit	Reimbursement - 75% \$3,500 maximum limit \$50 excess (\$nil Claimant – Private Cover)
Loss of Income Weekly Benefit	80% reimbursement \$350 per week 14 day excess 52 weeks benefit
Funeral Expenses Benefit	Up to \$3,500
Modification Expenses	Up to \$10,000
Student Help (Non income earners only)	100% reimbursement \$350 per week 14 days excess 52 weeks benefit
Home Help	100% reimbursement \$350 per week 14 days excess 52 weeks benefit
Parents Inconvenience Benefit	\$25.00 per day \$3,500 max

Please see the links below in relation to Personal Accident Insurance:

[Personal Accident Insurance - General Information Sheet](#)

[Personal Accident Insurance - Policy Schedule](#)

[Medicare vs Risk Protection](#)

CERTIFICATE OF CURRENCY

All Association and Clubs can download their personal Certificate of Currency by following the below steps.

- www.hockeynsw.com.au > Association > Insurance, this will redirect you to the National Hockey Program Insurance Program: <https://hockey.jltsport.com.au/>
- Certificate of Currency – then follow the prompts.
- Save a PDF copy of the Certificate of Currency.