



Public Liability Insurance Scheme for ANSA NSW Affiliated Clubs

All ANSA NSW affiliated clubs, including those that are incorporated, are encouraged to take out public liability insurance cover. In recent times the price and availability of public liability insurance cover has been beyond the financial reach of many clubs.

Your NSW State Committee has entered into a very attractive and well priced insurance package scheme with IC Frith & Associates (Insurance Brokers) which is available for all ANSA NSW affiliated clubs. The scheme with IC Frith & Associates involves a combined package of \$10 million public liability cover, \$1 million management liability, \$1 million professional indemnity cover and \$50 thousand Capital Benefits Accident cover, the latter of which extends to all club members including those that may not be ANSA members. The insurance is provided by Sportscover Pty Ltd, which as the name infers, specializes in insurance for sporting bodies and is underwritten by Lloyds.

The annual premium for this combined package is currently \$683.51 per participating club. Clubs do have the option of increasing the amount of public liability coverage to \$20 million subject to payment of a premium of \$773.44 - an additional premium amount of \$89.93.

There are as always some complexities and trade offs when entering into an arrangement such as this and these include:

- The expectation that all ANSA NSW affiliated clubs will eventually join up under the insurance scheme. The insurance package has a common commencing date of 19 December which means that new clubs joining up after 19 December may have to pay the full annual premium irrespective of when they join the scheme.
- That all ANSA NSW Tournaments and Conventions be conducted according to a code of conduct implemented by ANSA NSW and must be sanctioned by ANSA NSW Branch. Details of the tournament and convention code of conduct are available on the ANSA NSW website.

Clubs that already have their insurance with IC Frith or another insurer, can opt to join up under the ANSA NSW scheme immediately or wait until the existing policy matures. If your club already has public liability insurance with IC Frith or another insurer, it may be financially advantageous for your club to switch to the new scheme now and cancel the existing policy if a refund of premium for the unexpired term can be negotiated with the current insurer. For those clubs that hold tournaments etc that are open to the general public, then an additional premium may apply and will be assessed on a case by case basis. Also for those clubs that have more specific

insurance needs, such as buildings and contents insurance etc, IC Frith would welcome the opportunity to quote on such insurance.

ANSA NSW also participates in another defined accident and death insurance scheme provided by the NSW Sporting Injuries Insurance Scheme, a NSW Government backed insurer. Premiums for this insurance are met by ANSA NSW out of the membership fees received from clubs. All affiliated ANSA NSW clubs are automatically covered by this insurance, as are financial ANSA members. It is emphasized that non financial members of ANSA are not covered by this scheme. More details of this insurance scheme are available on the website under the reference "Sporting Accident Insurance"

How does your club join the scheme

A word protected pdf file copy of the Sportscover insurance application form and copies of the Sportscover policies are available on the ANSA NSW website. All you need to do is print a copy of the application form, complete it and send the form together with a cheque for the annual premium (made payable to IC Frith & Associates) to John Burgess c/- 6 Byrne Crescent Maroubra NSW 2035. The policy will issue in the name of ANSA NSW with your club endorsed in the insured schedule. Also you can contact John Burgess (ANSA NSW - Vice President) care of abtrap@yahoo.com.au or phone 93113200. John will Endeavour to answer any questions you may have.

This very competitively priced insurance package has been negotiated with the expectation that most ANSA NSW affiliated clubs will join the scheme over time. Don't leave your club and members exposed to public liability risk. Join the scheme now.

JRB2/2012