

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 public liability insurance 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 and \$1million professional indemnity cover and \$50 thousand Capital Benefits Accident cover which extends to all club members. The policy is underwritten by Sportscover Pty Ltd, which as the name infers, specializes in insurance for sporting bodies. The annual premium for this combined package is currently \$540.60 per existing participating club and \$678.70 for new clubs joining the scheme

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 17 December which means that new clubs joining up after 19 December have to pay the full premium of \$678.70 irrespective of when they join the scheme. There will be no pro rata adjustment of annual premium for the first year.
- That Sportscover Pty Ltd be given the opportunity to quote and bid for member accident insurance when the existing arrangement with the NSW Sporting Injuries Scheme when it falls due for renewal.
- That ANSA NSW take out a similar package of insurance in its own right. This policy will attract a higher annual premium as the policy will be the master policy for all participating clubs and ANSA NSW will be responsible for the risk management of tournaments and conventions. ANSA NSW has taken out this policy.
- That all ANSA NSW Tournaments and Conventions be conducted according to a new code of conduct recently implemented by ANSA NSW and must be sanctioned by ANSA NSW Branch. Details of the code of conduct are available on the ANSA NSW website ([click here](#)).

For those clubs that already have their insurance with IC Frith they can opt to either join up under the new scheme now 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 paid for the unexpired term can be negotiated. 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.

How does your club join the scheme

A word protected pdf file copy of the Sportscover application form and the Sportscover public liability policy 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 (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 (Vice President/ Treasurer) at abtrap @yahoo.com.au or 93113200 who will endeavour to answer any questions you may have.

This very competitively priced PLI 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.

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