



Public Liability Insurance Scheme for ANSA NSW 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 Steadfast IRS Pty Ltd (formerly IC Frith & Associates - Insurance Brokers) which is available for all ANSA NSW affiliated clubs. The scheme with Steadfast IRS involves a combined package of \$20 million public liability cover, \$20 mill product cover, \$1 million management liability cover and \$1 million professional indemnity cover. 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 \$510.13 per participating club.

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

- The public liability cover does not extend to (a) hiring out of a club's leased or owned venue for third parties to stage non sanctioned events (b) liability arising out of ownership, maintenance, operation, preparation or use by or on behalf of the insured of any wharves, marinas, jetties, pontoons, buoys, moorings, slipways, piers, docks, quays, bridges, tunnels, breakwaters and landing places owned or leased by the insured club. Separate public liability insurance would be needed by a club to cover these activities.
- 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 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, Steadfast IRS 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 Steadfast IRS Pty Ltd) 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) at 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.

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