



# ACA INSURANCE PROGRAM SUMMARY

Period of Insurance - 31/12/2022 to 31/12/2023

The Australian Croquet Association Inc Insurance Program provides basic levels of cover for players and other members participating in Croquet. A brief summary of the covers included in the program are detailed below.

## **Combined Liability**

### **Who is insured?**

- (a) Australian Croquet Association Incorporated Clubs and its Members;
- (b) Any director, executive officer, committee Member, office-holder, employee of the Insured club or Association but only whilst acting within the scope of their duties in such capacity;
- (c) Any registered Member of the Insured club or voluntary worker but only whilst acting in connection with club activities and whilst conforming to club rules and by-laws. Such Member or voluntary worker shall only be entitled to indemnity hereunder to the extent that said Member or voluntary worker is not entitled to indemnity under any other policy of insurance;
- (d) Any owner of plant in respect of the hire of said plant to the Insured club but only to the extent required under written hiring contract or agreement.

### **What is covered under the Combined Liability Policy?**

General Liability, Professional Indemnity and Management Liability.

#### General Liability

The section will pay for the Insured's legal liability to pay Compensation for Personal Injury or Property Damage that happens during the period of insurance arising from an Occurrence in connection with the business (i.e., all activities associated with the sport of croquet including responsibilities as landlord, tenant, property owners and organisers of social and fund-raising activities) within Australia.

#### Professional Indemnity

This section will indemnify you against claims (including legal costs) for breaches of professional duty by qualified coaches, referees, trainers and officials.

#### Management Liability

This section will indemnify the Insured Officers (Directors, Executive Officers, Committee Members, Office-Holders or Office Bearers) and/or the Club against wrongful acts, employment practices breaches, or trustee breaches reporting during the Period of Insurance.

### **What are the cover limits?**

<b>Cover</b>	<b>Policy Limit</b>
Public Liability (any one occurrence)	\$20,000,000
Products Liability (any one occurrence and in the aggregate)	\$20,000,000
Abuse Extension	\$5,000,000
Professional Indemnity	\$2,000,000
Directors and Officers	\$5,000,000
Office Bearers Liability	\$5,000,000
Trustees Liability	\$50,000
Crime/Fidelity	\$100,000
Employment Practices Liability	\$250,000
Statutory Liability	\$250,000

## Personal Accident

### Who is insured?

Any member of the ACA, actively engaged in and appropriately registered for the purpose of playing the Sport of Croquet. This includes any officials (coaches) and/or co-opted volunteers acting for and on behalf of the Insured.

### What is covered?

Personal accident cover for injuries. This includes but is not limited to capital benefits, as well as Non-Medicare benefits such as: private hospital accommodation, ambulance treatment costs, chiropractic costs, dental services, ancillary medical products, orthotics, splints and prostheses.

### Age Limits

Insured Person must be under 101 years of age. See below other age bands:

Age Band	75 years or over and under 80 years	80 years or over and under 90 years	90 years or over
<b>1 Section 5A - Death &amp; Capital Benefits</b>			
a Event 1 – Death	\$500,000	\$250,000	\$25,000
b Event 2 – Permanent Total Disablement	Nil	Nil	Nil
c Events 3 to 19	\$500,000	\$250,000	\$25,000
<b>2 Section 5B – Weekly Injury &amp; Weekly Sickness Benefits</b>			
a Events 21 & 25 – Temporary Total Disablement	Nil	Nil	Nil
b Event 22 – Temporary Partial Disablement	Nil	Nil	Nil

### Scope of cover

- (a) Playing in official matches under the auspices of the Insured.
- (b) Engaged in organised training or practice (including practice matches) for the Sport as noted in the Schedule.
- (c) Travelling directly to or from or between activities in (a) or (b) above and the Insured Person's Normal Place of Residence or Place of Employment.
- (d) Staying away from the Insured Person's home district including overseas travel during a tour for the purpose of participating in representative matches and/or any other games duly authorised by The Insured.
- (e) Actually engaged in administrative or organised social activities of The Insured.

### What are the cover limits?

Cover	Policy Limit
Capital Benefits	\$50,000
Medical Benefits	50%
Physio Benefits - Visits 1 to 5 - Visits 6 to 10 - All other Visits	95% of the fee charged less rebates 80% of the fee charged less rebates 75% of the fee charged less rebates
Loss of Income	\$250 per Week
Injury Assistance	\$1,500

## Corporate Travel

### Who is insured?

Affiliated members travelling on declared Journeys for the purpose of participating in official tournaments authorised by the Insured - Directors, Executives, Employees, Consultants, Accompanying Spouse and Dependant Children.

### What is covered?

This policy insures against a range of risks that may arise during travel undertaken during the policy period. Key benefits include: medical and medical evacuation expenses; loss of deposits and additional expenses; loss of or damage to luggage, personal effects and money; rental vehicle excess cover and personal liability.

### Scope of cover

Travel undertaken on the business of the Insured which is authorised by the Insured and shall include associated leisure travel provided always such travel involves a destination outside a radius of 100 kilometres from the place of departure for the commencement of the Travel excluding everyday travel to and from the Insured Person's place of business.

Cover commences from the time the Insured Person leaves his or her normal residence or place of business, whichever is the place of departure for the commencement of the Travel and continues for a maximum period of;

- 180 consecutive days in respect of business travel trips
- 42 consecutive days in respect of personal or non – associated leisure travel trips

or until the Insured Person returns to his or her normal residence or place of business, whichever occurs first. Section 3.1 Loss of Deposits shall commence at the time the Insured Person pays in part or full for the Travel.

### What are the policy cover limits?

#### Aggregate Limits of Liability

Total Liability - \$2,000,000

Unscheduled Flights - \$500,000

Kidnap Ransom & Extortion - \$1,000,000

Personal Liability - \$10,000,000

Loss of Deposits and Additional Expenses – Nil

Policy Cover	Policy Limit
Overseas Medical Expenses	Unlimited
Loss of Deposits and Additional Expenses Other Expenses (a) In Hospital Cash Benefit - \$200 per day (b) In Hospital Coma Benefit - \$300 per day (c) Legal Expenses (d) Hijack - \$2,000 per day (e) Overbooked Flight (f) Additional Domestic travel Benefit (g) Pet care Benefit - \$50 per day (Please note: A sub limit of \$25,000 per trip applies in case of Leisure Travel – refer to section 3 for details)	Unlimited \$5,000 \$21,000 \$50,000 \$40,000 \$2,500 \$2,500 \$500
Luggage, Personal Effects, Travel Documents and Credit Cards: Specified Items – Included in Luggage Limit of \$20,000: - - Mislaid Luggage - - Credit Card Fraud - - Keys and Locks - - Money	\$20,000 \$3,000 \$1,000 \$5,000
Death and Capital Benefits The Compensation payable for Event 1 Death for Accompanying Dependent children and Insured persons under 18 years of age is limited to: (Please note: Reduced cover limits apply for ages 75 & above, please refer to your policy wording for details.) Broken Bones Benefit	\$250,000 \$20,000 \$7,500
Surgical Benefits For Injury – Maximum Open Heart Surgery Abdominal Surgery performed under general anaesthetic Any other Surgical procedure performed under general anaesthetic	\$20,000 \$20,000 \$5,000 \$2,500
Alternative Employee or Resumption of Assignment Expenses	\$10,000
Political Risk and Natural Disaster Evacuation Expenses	\$50,000
Missed Transport Connection	\$2,000
Rental and Private Vehicle Excess Cover including towing Expense Benefit (sub limits apply)	\$5,000
Kidnap and Ransom and Extortion	\$500,000
Personal Liability	\$5,000,000

Extra Territorial Workers Compensation - Per Week - Common Law - Any One Loss - Annual Aggregate	Included \$1,000 \$1,000,000 \$1,000,000 \$2,000,000
Corporate Travellers Family Care – Spouse Accidental Death Corporate Travellers Family Care – Education Fund Spouse Retraining Child Care Expense Benefit (up to 26 weeks) – per week Elder Survivor Benefit (up to 4 survivors)	\$25,000 \$15,000 \$15,000 \$500 \$25,000
Identity Guard - Legal Expenses - Lost Wages - Obligation to Pay - Miscellaneous Expenses - Annual Aggregate	\$5,000 \$1,000 \$5,000 \$5,000 \$10,000
Search and Rescue Expenses - Per Person - Maximum Any One Policy Period	\$20,000 \$100,000

## **Frequently Asked Questions**

### **Does the liability policy extend to cover all club activities?**

The policy is designed to cover all “normal” activities of a Croquet Club, which includes the playing of croquet, coaching administration, and fundraising activities (such as raffles and barbecues). If the club intends to carry out activities that would not be considered “normal” club activities, we recommend you contact your State Representative to confirm the activities are covered.

### **Does the liability policy extend to cover functions/hiring of venue?**

The public liability policy covers the named insured in the event they cause property damage or bodily injury to a third party where they are deemed negligent (including in the club car park). The club has a duty to ensure the grounds are safe for members, non-members and third parties entering the grounds. In this situation should a third party hire the venue/hold a function and injure themselves as a result of the clubs’ negligence, the policy would respond. Please keep in mind if the club does not own the premises the property owner’s insurance policy would respond should they be found negligent also.

### **Are non-members regularly attending a club to play socially among their own group/as spectators and/or trial of becoming a member covered?**

The public liability policy covers the named insured in the event they cause property damage or bodily injury to a third party where they are deemed negligent. The club has a duty to ensure the grounds are safe for members, non-members and third parties entering the grounds. In this situation should a non-member attend the club and injure themselves as a result of the clubs’ negligence, the policy would respond.

Non-members however are not covered under the personal accident policy.

### **If a member volunteers to mow the lawn and/or conduct maintenance work will they be covered?**

If the member is not being paid for their services and is not a professional lawnmowing/maintenance business owner this policy will respond should they be found liable for any damages/personal injury caused whilst carrying out these activities.

Any Tradesperson hired to perform their services would not be covered. You should sight their current certificate of currency to ensure their policy is up to date. Their own insurance policy would respond for any personal injury or property damage they are found liable for.

### **Is there coverage for Theft / Damage to Club Property by Members/Non-Members?**

No coverage under any of the above policies for any theft or damage to club property unless a separate business insurance policy has been placed by the individual club to cover their property. To obtain a quote for this please contact Janelle Newton from Regional Insurance Brokers – [sq@regional.com.au](mailto:sq@regional.com.au) or by phone (07) 3847 0400.

### **Are Employees of Croquet Club covered whilst working at the club if they are injured?**

No, injury to employees is not covered. Please refer to your workers compensation / work cover insurance policy.

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### **Is it compulsory to follow a COVID safe plan?**

Your insurer may have the right to deny indemnity under the policy if you have not complied with your policy terms and conditions (such as taking reasonable care to avoid a claim). We therefore recommend that you follow all requirements and recommendations as recommended by both State and Federal Governments in relation to COVID.

### **How do I obtain a current certificate of currency?**

Certificates of currency are provided to your state's head office at the beginning of each policy period. If you require another copy, please email your request which clearly details your club's name and interested party details (if applicable) to [sq@regional.com.au](mailto:sq@regional.com.au) or contact 07 3847 0400. This will incur an additional charge of \$20.00 per Certificate of Currency requested.

### **General Advice Warning**

*In this instance we only provide a "general advice" service. This means that whilst we may generally recommend the products we distribute, we do not consider whether the product is appropriate for your own personal objectives, financial situation and needs in making the recommendation. You need to consider the appropriateness of any information (in Statement) or general advice that we give you, having regard to your personal situation, before acting on our advice or buying any product.*