



QUESTION AND ANSWERS

Below is a list of questions and answers in regards to the \$10M Public Liability and \$1M Professional Indemnity Insurance cover for Hockey NSW.

\$10Million Public Liability Cover

This policy covers Hockey NSW for the following.

- Insured refers to committee and officials of the club including registered members for their respective rights and liability
- Personal Injury, which includes death, bodily injury, illness or disease of or to any person
- Property Damage, means accidental loss of or damage to property and includes loss of use of property
- Product, means any property after it has left the control of the club which has been designed specified, formulated, manufactured, constructed, installed, sold supplied, distributed, treated, serviced, altered or repaired by or on behalf of the club.

Questions and Answers

Q: Does the policy include registration days and training for games?

A: The policy will cover these activities provided that they are for games to be played under the auspices of Hockey NSW.

Q: Are fundraising activities covered?

A: If the activities were normal in the operation of a club (i.e. Meat raffles) this would be covered. If a club was having a Gala Day and having rides/stalls (i.e. fete) this would not be covered, as Sportscover does not regard this activity as being “normal” fund raising activities of the club. WWSI recommends that the club take out a separate event liability policy for an activity such as a fete.

Q: If I was involved in a car accident while on club duties, is this covered?

A: Any accident involving any registered vehicle is covered under the appropriate motor vehicle insurance and is excluded under Public Liability.



Q: Does the policy cover damage caused by a ball that has been hit while playing and/or training for hockey?

A: Yes, subject to proof of negligence by the third party who has suffered the loss

Q: Does the policy have an excess?

A: The policy has a \$1,000 excess on each and every claim

Q: Can the club be sued due the nature of the playing field?

A: The club, along with umpires and players has a duty of care in providing a safe playing environment for all concern. If the playing surface is not suitable to be played on, there is a duty of care to have the field repaired and play should be ceased until the playing field has been cleared/repared.

\$1 Million Professional Indemnity

This policy covers all Hockey NSW Clubs for the following.

- Covers all qualified coaches, captains, and officials in performance of their duties
- “Qualified” means that the person has appropriate qualification or registration or accreditation or authorisation from Hockey NSW

Questions and Answers

Q: Are coaches covered under this policy?

A: All coaches are covered under this policy provided that they are registered with the appropriate club, and in accordance with Hockey NSW guidelines.

Q: I operate a coaching clinic outside of the club’s activities during the school holidays and one (1) night a week during the off- season, am I covered under this policy?

A: This is not covered under Hockey NSW Professional Indemnity policy, as these activities are outside the normal activities of coaching a team and is excluded by the policy wording. WWSI recommends that coaches apply individually for the appropriate insurance for a coaching clinic.

Q: Are umpires covered under this policy?

A: Yes



Q: If the team's coach was absent and another person step in for the day would they be covered under this policy as a coach?

A: Yes they would be, on the provision that everyone was aware that they were the stand-in coach for the day, and was allowed to stand-in under Hockey NSW guidelines.

Q: Is sale of food at canteens covered under this policy?

A: Yes. Clubs should strictly adhere to food handling and health and safety regulations.

Player Accident Cover

This policy covers Hockey NSW for the following.

- If you suffer bodily injury, while engaged under the auspices of your Sports Association which is the sole, direct and independent cause of your injury.

Q: What type of non-medicare benefits are covered?

A: Physiotherapy, Osteopath, Chiropractor, Massage (requires Doctor's referral), Hydrotherapy, Private hospital accommodation facility fee, MRI's-not covered through Medicare, Ambulance, Dentist, Acupuncture.

Q: What type of non-medicare benefits are not covered?

A: Theatre fee, Orthopaedic, Anaesthetist, Assistant Surgeon and anything payable through Medicare or with a Medicare item number on the invoice. Under the Health Act, Sportscover is not able to cover any Medicare item.

Q: Am I insured whilst travelling to and from the venue?

A: Yes, travelling to and from a venue for the purpose of competitions, training and playing is covered under the policy.

Q: Does the policy have a medical expense excess?

A: The policy has a \$50 medical expense excess on each and every claim, however, the excess is waived if the injured person has private health cover. You must claim through your private health fund first and Sportscover will cover the difference if covered under the policy.



Q: Can you give an example of a claims payment?

A: A player is hit in the mouth whilst playing. Two of her front teeth are knocked out. She is taken straight to a dentist who treats her immediately. The treatment is successful.

The dentist's bill came to \$750. Dental work is a non-Medicare treatment and is covered under the Sportscover policy. As the damaged teeth were 'sound, whole teeth', the player is entitled to make a claim. The player pays the dentist and retains her receipts.

Where to from here?

As soon as possible following the injury the player calls Sportscover Australia on (02) 96892311 and requests a claim form. The player returns the completed claim form with the receipts for the dental treatment. The claim shall then be assessed. The player is entitled to 75% of incurred expenses less a \$50 excess. Therefore the player shall be reimbursed \$512.50.

If you need any further assistance at any time, please contact our WWSI office on (02) 96354355 between the hours of 9.00 am to 5.00 pm from Monday to Friday.

We will ensure that your claim is administered professionally and swiftly, whilst monitoring that all your policy entitlements are adhered to.