

Masters Swimming Australia provides a national insurance program that covers all affiliated Branches and their Clubs through a Public Liability, Directors and Officers Liability and Professional Indemnity policy; and their members with a Personal Accident insurance policy.

What does the Public Liability insurance cover?

Public Liability insurance covers the legal liability to the public where property is damaged or people are injured due to a breach of a "duty of care" by an individual/club/branch during the normal day-to-day operations of their business/operations. This could occur where insufficient safety procedures or defects in the premises or equipment result in damage or injury. An excess of \$2500 applies to this element of the insurance cover.

Masters Swimming Australia is provided with a Certificate of Currency as proof of its liability insurance cover each year by the insurer. This proof of cover is often required by Clubs when contracting with facilities, venues etc. or entering into a contract of service. The current claim limit is \$20M, which is the usual level required.

What does the Professional Indemnity insurance cover?

Professional Indemnity insurance covers the civil liability to third parties where property is damaged or people are injured due to a negligent act, error or omission committed or alleged to have been committed by the insured or on behalf of the insured in the conduct of professional (education, coaching, events, meetings, sports tuitions) activities. Some examples of this are: breach of duty, and providing the wrong coaching advice. Professional Indemnity cover is provided on a "claims made" basis which provides cover for a claim that is first made against an individual/club/branch during the period of insurance. The insurance is limited to \$5m & there is an excess of \$2500. The policy is limited to NZ and Australia.

The retroactive date on the policy is 1 January 2015

**ASCTA provides specific Professional Indemnity insurance for Coaches as part of its membership fee. Coaches who are paid for their services should consider taking up this insurance. More information can be found on the ASCTA website [HERE](#).*

What does the Directors & Officers Liability insurance cover?

D&O insurance covers directors and officers for losses arising from claims or allegations made against them for Wrongful Acts (as defined by the policy) committed or alleged to have been committed by them in their capacities as directors or officers of Masters Swimming Australia and its affiliates. The policy will also reimburse MSA where it is permitted by law to indemnify insured Persons in relation to such claims or allegations. Cover is provided for the costs of defending such claims or allegations.

What does the Personal Accident insurance cover?

The Personal Accident insurance provides financial reimbursement for costs associated with personal injuries that occur during club, branch and national masters swimming activities.

There are three (3) key sections to the Personal Accident Policy: Capital Benefits, Non-Medicare Medical Benefits and Weekly Benefits or Loss of Income.

MSA has produced a separate summary of this policy so members can understand the policy. Personal Accident insurance is not a Private Health Fund and therefore does not cover pre-existing injuries or preventative medicine/treatment.