



## Football West Limited Insurance Program Associations and Clubs

2022 Summary Brochure

The Football West Insurance Program has been arranged by Football West on behalf of all affiliated Associations and their Member Clubs. The program is administered by Gow-Gates Insurance Brokers.

### Important Notes

This brochure is a summary only of the main points of coverage. The information is of general nature only, no consideration has been made in regard to your own personal needs and/ or circumstances.

Please refer to the policy documents available to download from the website [Football FFA \(gowgatesport.com.au\)](http://Football FFA (gowgatesport.com.au)) for complete policy terms and conditions. For any advice or additional insurance cover that you may require please contact Gow-Gates

The Personal Accident Insurance program commences on 31 January 2022 and expires on 31 January 2023 and the Public & Product Liability & Professional Indemnity Insurance program commences on 31 December 2021 and expires on 31 December 2022.

This summary is prepared by Gow-Gates Insurance Brokers Pty Ltd (ABN 12 000 837 785 | AFSL 245423). For further information visit: [Football FFA \(gowgatesport.com.au\)](http://Football FFA (gowgatesport.com.au))

### Public & Products Liability and Professional Indemnity

#### Public & Product Liability

##### What's Covered

**Public Liability** insurance is designed to help protect insured entities if a third party claims they have suffered a serious injury, or their property has been damaged due to insured entities alleged negligent activities.

**Product Liability** insurance is designed to help protect insured entities if a third party claims they have suffered a serious injury, or their property has been damaged due to goods that insured entities supply.

##### Limit of Liability

\$25,000,000 any one occurrence and in respect of Products any one period of insurance

##### Excess

Personal Injury Claims-NIL

Property Damage Claims - \$1,000 each and every occurrence

#### Professional Indemnity

##### What's Covered

**Professional Indemnity** insurance is a supplementary coverage for professional advice. It is designed to help protect Insured Persons and entities for alleged or actual acts, errors or omissions in breach of the Insured's Professional Duty in connect with the business activities.

##### Limit of Liability

\$5,000,000 any one claim and \$10,000,000 in the aggregates

##### Excess

\$1,000 each and every claim

#### Participant Liability

This insurance does not apply to claims or accidents brought by one participant against another participant for personal injury or property damage occurring whilst competing and/practicing in a covered activity.

**Insurer:** Underwritten for certain underwriters at Lloyd's of London & Chubb Insurance Australia Limited by their agent SLE Worldwide Australia Pty Ltd.

02 8267 9999 | [gowgates.com.au](http://gowgates.com.au) | [football@gowgates.com.au](mailto:football@gowgates.com.au)

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### How to Make a Claim

Notify Gow-Gates immediately of your intention to lodge a liability claim via one of the following options:

Phone: 02 8267 9999

Email: [football@gowgates.com.au](mailto:football@gowgates.com.au)

Do not admit liability under any circumstances.

Download the claim form via [Football FFA \(gowgatesport.com.au\)](http://Football FFA (gowgatesport.com.au))

Complete all sections of the claim form

Email completed claim form to [football@gowgates.com.au](mailto:football@gowgates.com.au)

Gow-Gates will confirm receipt of your claim form or contact you should they require more information.

Please contact Gow-Gates directly if you have not received a confirmation of your claim within 7 days.

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A copy of your Associations/Clubs **Certificate of Currency** can be downloaded via [Football FFA \(gowgatesport.com.au\)](http://Football FFA (gowgatesport.com.au))

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### Management Liability (Directors & Officers)

#### What's Covered

**Management Liability** insurance is designed to help protect the insured entity and management of insured entities against alleged or actual Wrongful acts. This can include;

- Wrongful acts by management, committee and Directors & Officers
- Fraud and Dishonest acts by employees, volunteers and other insured persons
- Claims made by employees, volunteers and other insured persons relating to employment practices – includes harassment, bullying, wrongful dismissal etc.
- Breaches of Statutory Legislation
- Tax audit costs

#### Limit of Liability

\$20,000,000 any one claim and in the aggregates

Sub-limits apply as per Policy Wording

#### Excesses

\$Nil in respect of Directors & Officers Liability/\$10,000 Company reimbursement cover

\$25,000 in respect of Employment Practices Liability

\$20,000 in respect of Statutory Liability, Company Liability and Crime Loss

#### Insured versus Insured

This Insurance does not cover claims brought by one Insured entity against another Insured entity.

#### Specific Exclusions

This insurance does not cover claims relating to molestation, insolvency or use of a banned substance

#### How to Make a Claim

The Management liability Policy is a 'Claims Made Policy'. If at any time you become aware of circumstances which may or could give rise to a claim under this policy, then written notice should be provided to Gow-Gates without delay to ensure entitlements to a claim under the policy are not prejudiced.

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Download a claim form via [Football FFA \(gowgatesport.com.au\)](http://Football FFA (gowgatesport.com.au))

Complete all sections of the claim form

Email completed claim form to [football@gowgates.com.au](mailto:football@gowgates.com.au)

Gow-Gates will confirm receipt of your claim form or contact you should they require more information. Please contact Gow-Gates directly if you have not received a confirmation of your claim within 7 days.

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**Insurer:** Insurance Australia Limited t/As CGU Insurance

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### Personal Accident (Personal Injury)

#### Who's Covered

All appropriately registered players and/or non playing officials including team managers, referees, trainers, coaches, masseurs, committee members, directors, officer bearers, administrators, employees, executive officers, selectors, ball boys, medical persons, physiotherapists, ambulance officers, voluntary workers and other match day officials.

#### What's Covered

Basic cover for participants who suffer injuries arising out of participation in football activities.

#### When are you Covered

Participating in official football matches. As well as:

Organised training, travelling between home / work and training or games, staying away from home for a tour and administrative and social activities for your club.

#### Loss of Income (Weekly Benefits)

Weekly benefits are payable whilst you are wholly and continuously unable to work and/or attend school or studies.

#### Income Earners

85% of net income or \$250 per week (whichever is the lesser) for 52 weeks.

A 14-day excess applies.

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02 8267 9999 | [gowgates.com.au](http://gowgates.com.au) | [football@gowgates.com.au](mailto:football@gowgates.com.au)

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### Non-Income Earners

Authorised domestic help up to \$250 per week for 52 weeks.

A 7-day excess applies.

### Full-Time Students

Authorised home tutor costs up to \$250 per week for 52 weeks.

A 7-day excess applies.

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### Non-Medicare Medical Expenses

Non-Medicare Medical Expenses covers medical expenses for which there is no reimbursement (wholly or partly) from Medicare.

#### Benefits Covered

- 85% of Non-Medicare Medical Benefits
- Maximum Payable \$2,500
- \$50 excess/ NIL if in a health fund & ambulance only

The Health Insurance Act (Cth) 1973 does not permit the insurer to contribute to expenses which are wholly or partly claimable through Medicare.

Examples of expenses covered:

- Private Hospital Accommodation
  - Physiotherapy
  - Ambulance
  - Dental
  - Chiropractic
  - Osteopathy
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Examples of expenses not covered:

- Doctors and Surgeons Fees
  - X-Rays
  - Anaesthetists' Fees
  - Public hospital costs
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### Capital Benefits

**Capital Benefits** are a lump sum benefit that is provided in the event of Death and Permanent Disability.

Benefits are payable based on a table of events available in the full policy wording.

Some of the benefits payable include:

<b>Death</b>	\$100,000 (U18 \$20,000)
<b>Paraplegia and Quadriplegia</b>	\$750,000
<b>Loss of sight of one eye</b>	\$100,000
<b>Loss of use of one limb</b>	\$100,000

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### Other Benefits

There are other benefits payable under the Football West Insurance Program for expenses which may be incurred as a result of a Football injury.

Some of these benefits include:

- Funeral Expenses
- Travel and Accommodation

Full details of these benefits as well as policy conditions are contained in the policy wording. A copy of the policy wording

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is available to download from the website [Football FFA \(gowgatesport.com.au\)](http://FootballFFA(gowgatesport.com.au))

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**Insured:** AIG Australia Limited

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### How to Make a Claim

All claims need to be submitted online via the Sports Claims Portal. To find the portal appropriate to you and your Club:

1. Visit the Gow-Gates Football Insurance Website [Football FFA \(gowgatesport.com.au\)](http://FootballFFA(gowgatesport.com.au))
2. Select your relevant Association
3. Navigate to the 'Claims' section and follow the link to lodge your claim online
4. Register an Account for the Sports Claims Portal

The standard documentation you will be required to upload during the claims portal submission are:

- Employment Statement (to be completed by your employer)
- Incapacity to Work Statement Page 3 of the Physician's Report (to be completed by a GP, specialist or surgeon)

You will be prompted to download blank copies of the relevant documentation in Step 4 of the claims portal process.

The claim submission is an 8 Step procedure and will save your progress as you complete each Step.

### Points to Remember

- All players and officials must be registered with Football West for coverage by this insurance program.
- Only injuries which occur during the policy period are covered.

No cover is provided for:

- Any pre-existing defect, infirmity or sickness the insured person suffered from at the time of the accident
  - Self-infliction
  - War and terrorism
  - Aerial activities
  - Being under the influence of Drugs or alcohol
  - Criminal acts
  - Psychiatric or psychological disorder
  - Contamination by radioactivity
  - Sickness, disease or disorder of any kind
  - Injuries which occur outside the policy period
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- Pregnancy or related complications.

- It is recommended that players and officials take out separate Private Health Insurance and/or Personal Income Protection, Life Insurance and Trauma cover.
- Top up insurance on an individual, team or club basis is available and recommended. Please contact Gow-Gates Insurance brokers for details.

### **Duty of Care Statement**

When you register to play with a Football Club, you are reminded that Football is a body contact sport. Potential, notwithstanding all safety guards, exists for a player to sustain injury. Players must therefore prepare themselves for the game by having a commitment to training and a high level of fitness.

As a measure of your club and Football West's support to players and officials, they have arranged insurance cover as set out in this document and for your benefit and risk protection.

In addition to these policies all players and officials are encouraged to take out private health insurance, life insurance and 'top up' cover over and above that is outlined on the previous page to ensure individual needs and circumstances are met.

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For any advice or additional insurance cover that you may require please contact Gow-Gates.

### **Who can I talk to about an issue or complaint?**

First talk to Gow-Gates, ask for claims staff for the Football West Insurance Program.

If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact the complaints manager on 02 8267 9999 or put your complaint in writing to [football@gowgates.com.au](mailto:football@gowgates.com.au) or by mail at:

Complaints Officer

Gow-Gates Insurance Brokers GPO Box 4731

Sydney NSW 2001

Please mark the envelope "Notice of Complaint." We will endeavor to resolve your complaint quickly and fairly.

If your complaint cannot be resolved to your satisfaction within 21 days, you may have the right to refer the matter to the Australian Financial Complaints Authority (AFCA).

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