
MEMO

TO: MA CEOs
CC: HA ELT
FROM: Lauren Watt, GM - Finance, HR & Administration
DATE: 25 May 2020
RE: **National Insurance Program**

Hi All,

With return to play preparations well underway across Australia, I thought it was timely to reach out and provide further information on our insurance coverages and some of the more frequently asked questions (FAQs) that you may wish to share with your associations and clubs.

Firstly, I can confirm that all member associations, their associations, their clubs and their registered members are covered under the Hockey Australia National Insurance Program for the following insurance classes:

- Public Liability
- Professional Indemnity
- Management Liability
- Directors & Officers
- Personal Accident
- Cyber Liability

These policies are put in place annually to cover all registered participants, volunteers, officials, board members, executive and management of hockey in Australia.

It is very important that all participants, volunteers and officials are registered in the revolutioniseSport system to ensure appropriate coverage is maintained and that we have you registered in the event that you need to make a claim.

There will be no change in insurance fees for 2020, with all participants continuing to pay \$12 each for Personal Accident Insurance. **Attachment A** outlines what the coverage includes, what is not covered and how to make a claim.

FAQ's:

1. At what stage will players be covered for insurance when going back to training and playing hockey?

Players are insured under the Group Personal Accident insurance policy for both training and playing as long as they are a registered member in the revolutioniseSport system.

2. If a registered player is training off site of their normal Club premises, would that person be covered for insurance purposes?

So long as the training is under the instructions of their club, the player is covered.

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3. Will insurers mandate changes at all training sessions conducted by the clubs to ensure that they are following the guidelines?

No there is no mandate to change the governance of training and playing hockey by insurers, however it is highly recommended that all clubs and associations complete the Return to Play Checklist and COVID-19 Safety Plan and follow the Hockey Return to Play Guidelines and their state health advice at all times. Please refer to the Hockey Australia COVID Safety Support Hub at <https://hockey.org.au/covid-safety-support-hub/>.

4. Will clubs or associations be liable for any COVID-19 outbreaks that occur at their facility?

The club or association will be indemnified under the Public Liability policy (as there is no exclusions for communicable disease) but the question of whether Sportscover will pay a claim becomes a question of negligence, so our recommendation is to follow the Return to Play guidelines and regulatory advice at all times to minimise liability.

5. If an infected player plays and infect players of the team, are they covered for medical costs?

To trigger a Personal Accident Insurance claim, it must be the result of an accident that results in Bodily Injury. As such, a COVID-19 transmission will not trigger a policy response for the originally infected player or those subsequently infected.

6. If a player tests positive to COVID-19 after a game and players from both teams have to self-isolate and I'm a casual worker, will the Personal Accident Insurance pay for my loss of wages?

No loss of wages will not be covered under this circumstance as "quarantine" is not a prescribed trigger for loss of wages under the Personal Accident Policy. To qualify under the policy, the claim must be the result of an accident that results in Bodily Injury.

7. Where can I find further information to support my association or club to return to play?

A range of tools, checklists and return to play guidelines can be found on the Hockey Australia COVID-19 Safety Support Hub at <https://hockey.org.au/covid-safety-support-hub/>.

If anyone has any further questions on the National Insurance Program, please don't hesitate to reach out via email on Lauren.Watt@hockey.org.au or call me on 0417 330 192.

Kind regards,



Lauren Watt
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Hockey Australia Personal Injury Insurance



Insurance forms only a small part of the overall Hockey Australia registration fee

When does insurance apply?

- An official match or training session
- Travelling to or from official club activities
- Participation in an official club function
- Tours or representative matches

WHAT'S GENERALLY COVERED



Dental



Physio



Ambulance



Private hospital
accommodation



Permanent
Disability



Chiro

WHAT'S GENERALLY NOT COVERED



Surgeon and
Doctor fees



Medicare gap
As per the Health Insurance Act 1973.



Excess



Public
hospital costs



MRI
scans and
X-rays



Anaesthetist
fees

How to make a claim

- 1 Download a claim form from the Honan Sport Website - hockey.honansport.com.au
- 2 Depending on when you got injured complete the appropriate claim form.
- 3 Complete all relevant sections of the online application and submit with Sportscover directly.
- 4 Sportscover will respond within 48 hours of receipt of the claim and advise on next steps to be taken.

You can't claim if you...

- Play against medical advice
- Are under the influence of drugs or alcohol
- Have a pre-existing injury
- Have a pre-existing illness or disease (i.e. cancer, heart condition)
- Are involved in a criminal act