

CRICKET COACHES AUSTRALIA INSURANCE SCHEME

COVERAGE SUMMARY

- ✓ Designed for coaches conducting private coaching outside the traditional club environment
- ✓ Available to coaches of all levels but likely to be of most benefit to Representative (Level 2) and High Performance (Level 3) coaches.

COVERAGE LIMITS & EXCESS

- ✓ Public Liability \$20,000,000
- ✓ Errors & Omissions \$10,000,000
- ✓ Excess \$500 each and every occurrence



NATIONAL CLUB RISK PROTECTION PROGRAM

Coaching conducted within the traditional cricket club environment is covered by Australian Cricket's National Club Risk Protection Program (NCRPP). This includes:

- ✓ Official traditional summer club coaching, from Juniors through to Premier/Grade cricket
- ✓ Official winter club coaching or net sessions
- ✓ Woolworths Cricket Blast coaching if done within and on behalf of a traditional cricket club (and not at a private centre)

However for those coaches provided private coaching service outside the traditional club environment, the NCRPP does not apply, and it is recommended that they obtain personal liability insurance. The Cricket Coaches Australia Insurance Scheme (CCAIS), managed by JLT Sport, provides this insurance.

WHO IS THIS INSURANCE FOR?

Coaches conducting any private coaching, whether paid or unpaid. Even if only providing a small amount of private coaching on an ad-hoc basis, you may be exposing yourself to risk. Players can and do get injured and sometimes, rightly or wrongly, they can attribute their injuries to the acts, negligence or advice of you, their coach. Examples of coaching that are not covered by the NCRPP but would be covered by the CCAIS include:

- ✓ Coaches running a private coaching business (on an individual basis, not a multi-employee business)
- ✓ Coaches consulting to or contracted by high performance programs (State or Territory Cricket Association or Cricket Australia)
- ✓ Coaches consulting to or contracted by Premier clubs
- ✓ Coaches providing private individual or group coaching:
 - to club players from their regular club, outside the official club training program
 - to club players from other clubs
 - to Premier club players
 - to elite players
- ✓ Strength and Conditioning Coaches who are members of the Australian Strength and Conditioning Association (ASCA) for Cricket related activities only.



WHO IS THIS INSURANCE NOT FOR?

Multi-Employee Coaching Businesses

Such coaching businesses would need dedicated business insurance that insures them for their activities as a private coaching business, including Workers Compensation cover. A quotation for these covers can be obtained by contacting JLT Sport on 1300 130 373.

What is

PUBLIC LIABILITY & PROFESSIONAL INDEMNITY?



PUBLIC LIABILITY

Provides cover for you if something happens while you are coaching that results in a bodily injury to another person. That person may take legal action against you, stating that it was your negligence that caused their loss.

Example: a ball rears up from the pitch and hits a person in the throat. They are permanently injured and take legal action, stating the coach didn't provide a safe environment as the ball hit a stone on the pitch.



PROFESSIONAL INDEMNITY

Provides cover for you if you provide coaching advice and injury occurs as a result of that advice.

Example: You are working with a young fast bowler and instruct them to modify their action. They develop stress fractures in their back and take legal action, stating that it was your coaching advice that caused the injury.

In these scenarios, a combined Public Liability / Professional Indemnity insurance policy can protect you financially from the hardships of legal action. Not only will this policy cover the cost of compensation or penalties you are ordered to pay due to your negligence, they will also cover the legal costs associated with defending claims that you are held legally liable for.

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Coaching Examples

The following examples of coaching are covered by the Cricket Coaches Australia Insurance Scheme. (Note: none of the examples listed below are covered by the NCRPP).

A junior team coach and have been asked to provide extra coaching on a one-on-one basis at the club by one of the team players. This might be paid or unpaid coaching.



Any coach providing coaching services to a state association or to Cricket Australia for a defined period of time (e.g. a tournament or an overseas tour) and who is not an employee of the state association or Cricket Australia.

A representative team coach and have been asked by some players for one-on-one private coaching. The players are from different clubs.



A premier club contracts a coach for their services (paid or unpaid) and the coach runs multiple sessions across multiple clubs. Or a premier cricket coach is asked to assist with coaching at a state training session (either junior or senior).

A private coaching company contracts a coach to provide coaching services to a club or clubs.



ACA past players conducting private coaching sessions for a club, association, regional representative team, premier club or state junior team.



If you would like more information about JLT Sport's Cricket Coaches Australia Insurance Scheme please contact JLT Sport directly on **1300 130 373** or via email at jltsport@jlta.com.au.

Alternatively to apply for cover now, simply complete this Application Form.



CRICKET COACHES AUSTRALIA INSURANCE SCHEME

APPLICATION FORM

PUBLIC LIABILITY / PROFESSIONAL INDEMNITY INSURANCE

PERSONAL DETAILS

Name of Insured:

Trading Name of Business:

Is the Business an Incorporated Entity? Yes No

ABN / ACN: Coach Accreditation Number:

Australian Strength and Conditioning Association Accreditation Number:

Postal address:

State: Postcode:

Email: Phone:

ADDITIONAL INFORMATION

Location where activities are undertaken (i.e. home address, Orange Reserve etc):

Own a coaching facility? YES NO Hire out the equipment? YES NO

Own the equipment used? YES NO Sell goods to the public? YES NO

Has the Insured entered into any Contractual Agreements? Yes No

If 'YES', please provide full details

Please provide details of:

The number of participants coached each week	
The number of hours spent coaching each week	
The number of sessions per week	
The maximum coach to participant ratio at any one time	
Duration of each session	
Any overnight camps conducted	
School holiday clinics	
Details of any assistant coaches or other staff	

QUALIFICATION DETAILS

Please provide details of qualifications held by the Insured:

Qualification	Level	Expiry Date

INSURANCE DETAILS

Period of Insurance required: From: To:

PREVIOUS AND PENDING CLAIMS

a. Have any claims for Liability or Indemnity been made against You (the Applicant) in the last 5 years? Yes No

If YES, please provide details below. Please attach additional documentation if there is insufficient space below.

Year	Description	Amount Settled (\$)	Amount Outstanding (\$)

Have any incidents occurred in the last 5 years that may result in a Liability or Indemnity claims against You (the Applicant)? Yes No

b. Has any Insurer ever declined, refused to renew or imposed special terms and conditions to any application, renewal or policy held by the Insured? Yes No

If YES, please provide details below. Please attach additional documentation if there is insufficient space below.

APPLICANT'S DECLARATION

I, the undersigned, hereby acknowledge and agree that the above statements and details (including personal details) are true and that no material facts have been suppressed or mis-stated. I understand that completion of this form does not bind coverage. Furthermore:

1. I have read and understood the Important Information contained on Page 4 of this Application Form.
2. I have personally completed all questions on this form OR they have been completed on my behalf by a capable person AND the answers have been checked for fullness and accuracy by me.
3. I agree to the Insurer making enquiries from any third party to verify claims history and other information disclosed herein or statements made by me in making this application.

Applicant's Name

Applicant's Signature

Date

Before signing the Applicant's Declaration, please read the following Important Information carefully. Please advise JLT Sport if you wish to make any further declarations. By signing the Application Form you are declaring that you have read and understood the following.

PRIVACY

JLT Sport is committed to the protection of your privacy. JLT Sport abides by the National Privacy Principles, which set out standards for the collection, use, disclosure and handling of personal information. For a copy of our Privacy Policy please contact JLT Sport or alternatively, you may access it via our web site www.jltsport.com.au

OUR COMMITMENT TO YOU

Our Financial Services Guide (FSG) provides you with a range of information you may need to know about the services of JLT Sport (Jardine Lloyd Thompson). We encourage you to read the FSG to better understand important aspects about your relationship with us. For a copy of our FSG please contact JLT Sport or alternatively, you may access it via our web site www.jltsport.com.au

DUTY OF DISCLOSURE

The Insurance Contracts Act 1984 sets out certain duties you must understand before you enter into a contract of general insurance with an insurer. You have a duty to inform the insurer about every matter that you know (or could reasonably be expected to

know) is relevant to the insurer's decision to accept the risk and, if so, on what terms. You have the same duty each time you renew, extend, reinstate or vary the policy and throughout the policy period.

Your disclosure requirement under the Insurance Contracts Act 1984 is especially important in matters relating to physical risk (including alteration of risk and new or changed business activities or changed location), past claims, cancellation of insurance covers, imposition of increased premiums, insolvency or criminal convictions. Please make sure you disclose any of these things.

Your disclosure requirement is not limited to specific questions in the insurance proposal or matters applying to you in the policy. It also includes other matters like past businesses or private insurances.

If you breach your duty, even innocently, the insurer may be able to reduce its liability if you make a claim or may even be able to cancel the contract. If the non-disclosure is fraudulent the insurer may also have the option of avoiding the policy from its inception.

If you are in any doubt as the extent of the duty of

disclosure or whether a piece of information ought to be disclosed, please contact JLT Sport directly.

REMUNERATION

JLT Sport is remunerated by a combination of commission and our broker fee. The commission is paid by the Insurer and is calculated as a percentage of the premium.

MAKING A CLAIM

Please note that the Professional Indemnity section of the policy is written on a Claims Made basis. This means that is only covers claims made against you if you immediately notify the insurer in writing during the period of cover.

It is essential you notify JLT Sport immediately on 1300 130 373 of any claim or potential claim. This may include an incident that may result in legal action against you. It is also extremely important not to admit liability or discuss the matter with a third party. JLT Sport claims staff will advise you on what you need to do next.

I have read and understand the enclosed Important Information and Collection Statement



COVERAGE LIMITS AND PREMIUMS

Public Liability	\$20,000,000
Errors & Omissions	\$10,000,000
Excess	\$500 each and every occurrence

\$165.00* per Coach (plus GST and stamp duty)

** Subject to offer and acceptance from the Insurer*

WHAT NEXT?

Please submit your completed form by selecting one of the options below.

The fastest way to receive your Tax Invoice is to 'Send via Email'.

JLT Sport will provide you with a Tax Invoice so that you can make payment via Credit Card (online facility), Direct Deposit or Cheque.

If you have any questions when completing this form, please contact **JLT Sport on 1300 130 373**.

PLEASE SELECT ONE OF THE OPTIONS BELOW: SEND, PRINT OR SAVE

The fastest way to receive a quotation is to **Send** a copy of your completed form to JLT Sport via email. Alternatively, please **Print** a copy of this form and post to: JLT Sport, PO Box 464, Winston Hills NSW 2153



COLLECTION STATEMENT UNDER PRIVACY ACT 1988

In accordance with the Privacy Act 1988 (and subsequent amendments), we, JLT (and our subsidiaries and related entities) draw your attention to the following:

- We may collect personal information about you in connection with our services.
- We collect the information principally for the purpose of approaching the (re)insurance market, placing insurance, assessing and advising you on your insurance needs, claims handling or risk management (depending on your requirements). Other purposes include providing you with information about other JLT products or services. If you are proposing for or renewing insurance, the information is required pursuant to your duty of disclosure under the Insurance Contracts Act 1984, the Marine Insurance Act 1909 or at common law.
- The information we collect may be disclosed to third parties including but not limited to (re)insurers, insurance intermediaries, service providers, finance providers, advisers, agents and JLT related Group companies.
- By providing the information requested you agree to us collecting, using and disclosing your personal information as outlined in this Collection Statement.
- If you do not provide all or part of the information requested, we may be unable to provide the required services and you may prejudice your insurance cover.
- You have the right to request access to, and correct, any personal information that we hold about you, subject to the provisions of the Privacy Act 1988.
- To assist us in maintaining correct records we ask you to inform us of any changes in your personal information provided, as they occur.
- If you provide us with personal information about other individuals, you must ensure that those persons have been made aware of the above matters. Where the information collected relates to health, criminal record or other sensitive information as defined in the Privacy Act 1988, you must obtain any necessary consents from the person concerned.
- Our Privacy Policy can be made available on request or can be accessed on our website (www.jlta.com.au).
- For further information contact your account executive or the JLT Privacy Officer:

Jardine Lloyd Thompson Pty Ltd, PO Box 464, WINSTON HILLS, NSW 22153, Telephone: 1300 130 373

Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. The same duty arises on renewal, extension, reinstatement or variation of the policy. The disclosure required is especially important in matters relating

to the physical risk, past claims, cancellation of insurance covers, the imposition of increased premiums, insolvency or criminal convictions. Disclosure is not limited to specific questions in a proposal or matters applying to the insured named in the policy but includes other relevant matters including past business or businesses or private insurances. If you breach the duty, even innocently, the insurer may be able to reduce its liability in respect of a claim or may cancel the contract. If the non-disclosure is fraudulent the insurer may also have the option of avoiding the policy from inception.

New Business

Where you are entering into this policy for the first time (that is, it is new business and is not being renewed, varied, extended or reinstated) you must tell us everything you know, or could be reasonably expected to know, in answer to the specific questions we ask. When answering our questions you must be honest.

Who needs to tell us

It is important that you understand that you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy.

If you do not tell us

If you do not answer our questions in this way, we may refuse or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never being in force.

Renewals, variations. Extensions and reinstatements

Once your policy is entered into and is no longer new business then your duty of disclosure to us changes. You are required before you renew, vary, extend or reinstate your policy, to tell us everything you know, or could be reasonably expected to know, which is relevant to our decision whether to renew, vary, extend or reinstate the contract of insurance and, if so, on what terms.

You do not have to tell us about any matter:

- that diminishes the risk;
- that is of common knowledge;
- that we know or should know in the ordinary course of our business as an insurer; or
- which we indicate we do not want to know.

If you do not tell us:

If you do not comply with your duty of disclosure we may reduce or refuse to pay a claim or cancel your policy. If your non-disclosure is fraudulent we may refuse to pay a claim and treat this policy as never being in force.

Policy details

For full details of cover, please refer to the Product Disclosure Statement which sets out the terms and conditions of covered offered. This is available from your Account Executive by calling 1300 130 373.