

# Surf Life Saving Australia

24<sup>TH</sup> MARCH 2020 | MEMO TO CLUBS AND BRANCHES

## COVID-19 and the SLSA National Insurance Program

Marsh is the insurance broker for the SLSA National Insurance Program. Details of the insurance cover that Marsh arranges on behalf of Surf Lifesaving, the claims portal, certificates of currency and other important information can be found at [www.marsh.com/au/slsa](http://www.marsh.com/au/slsa).

Members and volunteers registered for the 2020 season are covered under the Surf Lifesaving National Insurance Program.

Dear members,

Following ongoing communication from the Australian and State Governments regarding the current COVID-19 situation, we would like to provide you all with answers to some Frequently Asked Questions (FAQ's) that we are receiving from clubs around the country.

If you have an enquiry that isn't covered in the information below, contact the Marsh Sport team on 1300 130 373 or on [surflifesaving@jlta.com.au](mailto:surflifesaving@jlta.com.au). We will endeavour to respond to all enquiries within a reasonable time-frame.



## Frequently asked questions

### What impact does COVID-19 have on our insurance coverage?

#### PUBLIC LIABILITY FOR CLUBS

Your Club's public liability policy does not contain any exclusions relevant to Communicable or Quarantinable diseases. We believe that the exposure of clubs to legal liability is extremely low if compliance with Government advice and controls is maintained.

A failure to observe and implement the recommended controls may impact the ability of our insurers to defend claims lodged against the Club.

#### OFFICE BEARER'S LIABILITY

Similarly to public liability, we believe that office bearers, volunteers and employees of Clubs are minimally exposed to potential claims arising from COVID-19. Cover would not respond to claims that arise from a deliberate or intentional breach of Government controls.

A potential exposure for Clubs may be an inability to satisfy contractual requirements due to a reduction in capacity to deliver services or content to a third party. If this is a concern for your Club, we recommend early engagement with the contracted party to work through a solution to the issue. There is no cover for breach of contract claims, so the early and continuous engagement of business partners is vital.

#### PERSONAL ACCIDENT INSURANCE

There is no cover under the personal accident policy for illness. Your State Association may have workers compensation cover directly with the statutory authority – Workers Compensation enquiries should be forwarded to your State Association.

Club Management and Professional Liability Insurance is provided to all affiliated Surf Lifesaving Clubs and Associations as part of the national insurance scheme and covers for liability arising from mismanagement made by directors and officers involved in the management of the affairs for the organisation. However, this coverage would not extend to decisions made which are illegal or in breach of a Government Order.

#### BUSINESS INTERRUPTION

Marsh has received many enquiries as to whether the Industrial Special Risks (ISR) policy will cover the loss of revenue resulting from reduced operations due to COVID-19. Due to Commonwealth Legislation business insurance policies generally exclude claims arising from quarantinable diseases, including COVID-19.

This means that it is unlikely that any loss of revenue will be covered by your Club's business insurance or ISR policy.

This is not a position unique to the National Insurance Program, it is a standard policy condition across all business insurance policies in Australia.

Clubs are encouraged to review their policies and contact the Marsh team to discuss further.

## General COVID-19 Information

### How can we minimise the potential spread of COVID-19 in our Club/Association?

Practising good hygiene and keeping your distance from others when you are sick is the best defence against most viruses.

You should:

- Wash your hands frequently with soap and water, before and after eating, and after going to the toilet;
- Cover your cough and sneeze, dispose of tissues, and use alcohol-based hand sanitiser;
- Exercise social distancing (stay more than 1.5 metres from people);
- Exercise personal responsibility for social distancing measures; and
- If you are in the high-risk category or showing signs of illness, follow medical advice and do not participate in any Club activities.

Those deemed most at risk of infection are:

- People with compromised immune systems
- Elderly people
- People with diagnosed chronic medical conditions
- People in group residential settings
- Those who have recently travelled overseas
- Those who have been in contact with someone who is known to have Covid-19

### What if someone in the club has flu symptoms?

If you become unwell and think you may have symptoms of Covid-19, seek medical attention. Call ahead of time to book an appointment.

Tell your doctor about your symptoms, travel history and any recent close contact with someone who has Covid-19 and advise your coach or Club as soon as possible.

## How do we stay up to date with changes?

Surf Lifesaving Australia and Marsh will continue to provide updates as government advice and circumstances change. These updates will be communicated on our website, social media pages and via email.

Please be assured that Marsh is designed for agile working and we do not expect any disruptions that would affect our ability to continue providing services to our clients. The Marsh Sport team are equipped with resources to continue working as normal from remote locations.

Further information can also be sourced from the following expert organisations:

**National Coronavirus Health Information Hotline:**

1800 020 080

**Australian Government Department of Health:**

<https://www.health.gov.au/news/health-alerts/novel-coronavirus-2019-ncov-health-alert>

**Australian Institute of Sport:**

<https://ais.gov.au/health-wellbeing/covid-19>

The information contained in the materials is based on sources we believe reliable but we make no representation or warranty as to its accuracy. Any modelling, analytics, or projections are subject to inherent uncertainty, and may be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change. Except as may be set out in an agreement between you and Marsh, Marsh is not required to update the information and shall have no liability to you or any other party arising out of the information. Marsh makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage.

Marsh Pty Ltd (ABN 86 004 651 512, AFSL 238983) arrange the insurance and is not the insurer.