

SWIMMING AUSTRALIA NATIONAL INSURANCE PROGRAMME

The Swimming Australia National Insurance Programme (“The Programme”) is a joint initiative of Swimming Australia and all State Associations. The Programme has seen a number of benefits provided to all swimming clubs and associations throughout Australia. It is designed to save clubs time, effort and money, as well as provide enhanced insurance cover and risk management services for the swimming community.

COVERAGE

The Programme provides coverage 365 days of the year with an annual renewal date of 1st May.

WHAT’S COVERED

In general, all swimming activities are covered. This includes club events and association meetings, organised club training activities, functions, meetings, and fundraising activities, anywhere in Australia. The Programme provides broad protection across the following areas:

Public Liability*	Management & Professional Liability*	Personal Accident*
Who is Covered? Swimming Australia and all State and Territory Associations. All registered and affiliated Associations and Clubs participating in sanctioned club events and activities.	Who is Covered? State and Territory Associations, registered affiliated incorporated clubs.	Who is Covered? Swimming Australia and all State and Territory Associations. Including registered members, non-participating officials, coaches, voluntary workers, club office bearers and committee members.
Coverage Limits & Excess \$20,000,000 (\$1,000 Excess)	Coverage Limits & Excess Insured Persons Liability (Directors & Officers) \$5,000,000 (Nil Excess – in part) Employment Practices Liability \$5,000,000 (\$25,000 excess) Statutory Liability \$500,000 (\$10,000 excess) Commercial Crime \$500,000 (\$15,000 excess) Internet Liability \$1,000,000 (\$7,500 excess)	Coverage Limits & Excess Capital Benefits Defined events \$150,000 maximum \$20,000 maximum U/16 members Non-Medicare Medical Expenses 100% Reimbursement \$5,000 maximum per claim Nil Excess Loss of Income Benefits 80% salary up to \$600 per week 7 day elimination period 104 week benefit period
Errors & Omissions \$10,000,000 (\$1,000 Excess)	Insurer/Issuer Liberty International Underwriters	Insurer/Issuer Zurich Australia Insurance Limited
Insurer/Issuer Liberty International Underwriters	Insurer/Issuer Zurich Australia Insurance Limited	Insurer/Issuer Liberty International Underwriters

* Refer to the policy wording located on our website to find out exactly who’s covered, detailed policy benefits and exclusions.

WHAT YOU’LL FIND ON OUR WEBSITE	Claims	Certificate of Currency
	<ul style="list-style-type: none"> ✓ Claim Forms ✓ Step by Step Instructions ✓ Handy Hints 	<ul style="list-style-type: none"> ✓ Legal document ✓ Confirms Liability Insurance ✓ Available 24/7