

## SLSA National Insurance Program Policy Matrix

This document provides a summary of the policy cover and is current on the date of issue. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document/s. This summary is issued as a matter of information only and confers no rights upon the policy holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this summary.

### National Policies

#### Policy: Public and Products Liability

Limit (AUD)	Policy Deductible (AUD)	Club Deductible (AUD)
\$50,000,000	\$50,000 each and every loss \$15,000 each and every loss in respect of coaches and trainers	Clubs/Members- \$1,000 each and every loss Coaches/Trainers - \$300 each and every loss

#### Policy Comments

- Cover when the Club or Member is sued for negligence leading to injury or property damage.
- Covers both SLS activities and off-beach commercial activities (bar, restaurant, gym etc.). These activities need to be declared to Marsh via online renewal declaration or by email to [surflifesaving@marsh.com](mailto:surflifesaving@marsh.com).
- Cover extends to Coaches/ Trainers while involved in programs approved by SLSA/ State
- Cover also for sub 2kg UAV activities as declared to Marsh Australia.
- Write back cover for molestation.
- Member Liability.

#### What's not covered?

- liability for injury or damage arising out of the ownership, possession, operation, use or legal control of any vehicle that is either registered, required to be registered by legislation. This exclusion does not apply to vehicles whilst being operated or used as tool of trade
- watercraft greater than 8 meters in length (does not apply to the length of Offshore Rescue Boats)
- liability for injury or damage for property owned by the insured.

#### General Exclusions

The policy does not cover liability:

- deliberate, conscious or intentional disregard by the Club/ Member of the need to take all reasonable steps to prevent injury or damage
- injury to any person under a contract of employment
- liquidated damages clauses, penalty clauses or performance warranties
- happening through or in consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power
- from ionising radiations or contamination by radioactivity from any nuclear fuel
- which forms the subject of insurance by any other policy and this Policy shall not be drawn into contribution with such other insurance
- for awards or damages on a punitive or exemplary nature whether in the form of fines, penalties, multiplication of compensation awards or damages or aggravated damages or in any other form whatsoever
- for any loss, injury, damage, cost or expense directly or indirectly relating to manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to asbestos or materials/ products containing asbestos

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- arising directly/ indirectly out of caused by or in connection with the erection, demolition, alternation of and/or addition to any buildings or structures except where the total costs of such works does not exceed \$1,000,000.

### Policy: Associations Liability

Limit (AUD)	Policy Deductible (AUD)	Club Deductible (AUD)
\$20,000,000	\$25,000 each and every Claim	\$5,000 each and every claim
Employment Practices Liability	\$50,000 Representative Expenses	
\$2,000,000		

#### Policy Comments

Cover for club, office bearers, employees and volunteers against professional risk claims (employment disputes, discrimination actions, membership suspensions etc.).

#### What's not covered?

- contractual liability
- some member disputes
- breach of intellectual property
- bodily\ injury and property damage
- insolvency (Clubs only).

### Policy: Group Personal Accident

Limit (AUD)	Policy Deductible (AUD)
\$5,000,000 in the Aggregate	\$50 each and every claim for Non-Medicare Medical

#### Policy Comments

Cover for when a member or volunteer incurs an injury while providing a service to the club

#### What's not covered?

Any costs that are covered under Medicare or Private Health. This includes the Medicare 'Gap'.

### Policy: Crime

Limit (AUD)	Policy Deductible (AUD)	Club Deductible (AUD)
\$1,000,000	\$50,000 per claim	\$10,000 per claim

#### Policy Comments

- Protection against theft of funds from the club.
- Branch/ Club must have adequate controls in place. Failure to have controls in place may result in a claim being denied. Such controls include multiple checks, dual signatories and appropriate checks when a creditor changes their bank details.

#### What's not covered?

- social engineering - loss of funds following an email receipt impersonating someone requesting payment of funds. This risk can be covered under a Cyber policy
- agent acts - loss associated for any act, error or omission of any independent contractor (other than an employee), broker, merchant, external solicitor or external accountant, or similar agent or representative. This exclusion shall not apply to any organisation to which the Club has outsourced any normal administrative function under a written contract of engagement with such organisation
- prior Insurable Events
- conduct

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- benefits - salaries, commissions, fees and bonus, promotions, awards, profit sharing, superannuation or other employee benefit paid by the Club where earned in the normal course of employment
- confidential Information
- direct financial loss sustained after knowledge
- direct financial loss or damage caused by fire
- forcible and violent theft
- premises damage
- profit, loss or inventory computation
- trading loss.

### Recommended Policies

#### Policy: Industrial Special Risks and Equipment

Limit (AUD)	Policy Deductible (AUD)	Club Deductible (AUD)
As Declared	\$750 for assets below \$5m replacement value \$1,500 for assets above \$5m replacement value	As per policy deductible

#### Policy Comments

- Broad property and Business Interruption covering assets and financial loss from a covered peril.
- Equipment cover - provides cover for machinery/ equipment breakdown (including boilers and pressure vessels), including electronic equipment.

#### What's not covered?

##### Peril Exclusions

- flood (which is often defined as the inundation of normally dry land by water overflowing from the normal confines of any natural watercourse or lake (whether or not altered or modified), reservoir, canal or dam)
- water from or action by the sea, tidal wave or high water.
- unless either of the above resulted from earthquake or seismological disturbance
- erosion, subsidence, earth movement or collapse resulting therefrom
- physical loss, destruction or damage of property happening through or connected with war, invasion, act of foreign entity, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power
- resulting from confiscation, nationalisation, requisition or damage to property by or under the order of any Government or Public or Local Authority
- physical loss, destruction or damage happening through rust or oxidation, moths, termites or other insects, mildew, mold, wet or dry rot, corrosion, change of colour, dampness of atmosphere or other variations in temperature, evaporation, disease, inherent vice or latent defect, smut or smoke from industrial operation
- wear and tear, gradual deterioration
- error or omission in design, plan or specification or failure of design
- normal settling, seepage, shrinkage or expansion in buildings or foundation, walls, pavement, roads and other structural improvements, creeping, heaving and vibration
- faulty materials or faulty workmanship.

##### General Exclusions

- property (except money) whilst in transit
- money whilst being carried by professionals/common carriers, stolen from an unlocked/unattended vehicle, stolen from a safe or strong room (opened by a key or by use of details of a combination)
- a loss that is not discovered within five (5) working days of the event
- kidnapping, bomb threat, hoax, extortion

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- jewellery, furs, bullion, precious metals or precious stones
- any locomotive or rolling stock or watercraft other than stock or merchandise. No cover is provided to watercraft whilst on the water
- any aircraft
- vehicles or trailers registered or licensed to travel on a public road
- livestock, animals, birds or fish
- land
- bridges, canals, roadways and tunnels, railway tracks
- docks, wharves and piers not forming part of the building
- gates, fences, retaining walls, textile awnings and blinds & property in the open air (unless permanent structure) caused by wind, rainwater or hail
- property undergoing construction, erection, alteration or addition when value of work exceeds 10% of Limit of Liability or \$500,000, whichever is the lesser.

### Policy: **Motor Vehicle**

Limit (AUD)	Policy Deductible (AUD)	Club Deductible (AUD)
Section 1: Market Value at Time of Loss	Sedans/Utilities/Buses \$500 per claim Member Vehicles (QLD only) \$500 per claim	As per policy deductible
Section 2: AUD 32,500,000	Art Union Vehicles 1% of sum insured, min \$1,000 All other vehicles \$350 per claim	

#### Policy Comments

- Comprehensive Motor vehicle cover for on/off beach activity.
- The policy provides an extension of \$20,000 cover if a member is using their own vehicle to tow a club trailer that is involved in an accident.

#### What's not covered?

- loss/ damage due to depreciation, wear, tear, rust and corrosion
- property in the care, custody or control
- damage to vehicle tyres caused by brakes, road punctures or bursting
- damage, failure or breakdown of vehicle structural, electrical or mechanical parts
- mechanical damage
- loss or damage to the vehicle resulting from an intentional act by the Insured
- any liability or obligation assumed by the Insured under any contract, agreement or warranty which would not have otherwise arisen or been implied by law
- loss of or damage to an unroadworthy or unsafe vehicle unless such condition could not reasonably be detected by you
- loss of or damage as a result of breaking the law
- loss of or damage to the vehicle or liability while your vehicle is being used for conveyance of passengers for hire, fare or reward.

### Policy: **Marine Hull**

Limit (AUD)	Policy Deductible (AUD)	Club Deductible (AUD)
AUD 1,000,000	IRB & Motor \$200 each and every claim Surf Boats \$1,000 each and every claim Jet Skis \$200 each and every claim Rigid Hull \$200 each and every claim	As per policy deductible

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Transit \$500 each & every claim  
Miscellaneous Equipment \$500 each and every claim

### Policy Comments

- Broad cover at very competitive pricing for surf boats, IRB's, additional motors, Jet skis and other craft.
- Cover while stored, in transit and in use.
- Low excess
  - broad cover for SLS craft
  - cover when used for racing/training
  - cover for deliberate ditch if needed operationally.
- Automatic transit insurance with every marine policy – cover for up to \$250,000 transit either by club trailer or third-party freight company (e.g. carnivals).

### What's not covered?

- liability cover not covered under Marine but covered under the Public and Products Liability
- any loss or damage or sinking caused by or arising from unseaworthiness or lack of repair including wear & tear, deterioration, wet or dry rot, rusting or other forms of corrosion, vermin, marine growth or delamination
- mechanical, structural electrical or electronic failures unless caused by an accident covered by the policy
- the cost of repairing or replacing any part of vessel defective by reason of fault or error in design or construction
- unrepaired damage to your vessel
- financial loss
- any reduction in value as a result of repairs.