

1. Managing Risk

Welcome to JLT Sport's Risk Management Module.

JLT Sport has built this training aid to keep football as safe as possible and to assist in demonstrating to insurers the strong commitment community football has to risk management. At the completion of this short training module you can immediately print your clubs Certificate of Currency.

Managing Liability Risk

The first consideration of risk management is for the welfare of the people at your club. The second consideration is to protect the club should an incident occur.

Football clubs have a duty of care to provide a safe environment for its members and guests to enjoy. A simple risk management process reduces the chance of somebody being hurt in the first place but also assists to protect the club financially if something does happen.

Completing a Match Day Checklist, for example, may prevent an incident from occurring. If something does happen a completed Checklist will work in favour of the club as the club has shown it took reasonable measures to reduce the risk.

It is very important to record and report to JLT Sport any incidents that occur at the club that may potentially give rise to a claim. If an incident does occur, it is possible that legal action may instigate years after the initial incident. For this reason, it is important that notification is made to the clubs insurance company. In this situation, the club should contact JLT Sport as soon as possible.

It is also recommended that the club establishes and maintains its incorporation status with the relevant state authority. Incorporation results in the club becoming a legal entity which is an important aspect of the insurance program.

Managing risk is something that should include all levels of your club. Committee members, coaches, team managers, canteen helpers, umpires, captains and players should all be safety conscious.

2. Australian Football National Risk Protection Programme

JLT Sport arranges risk protection scheme for football members and clubs throughout Australia.

What's covered

Coverage	Examples of Cover
Public Liability*	This covers things such as your club's legal costs or other costs associated with legal action. If your club is sued for breaching its duty of care (negligence) the club can lodge a Public Liability claim through JLT Sport.
Club Management Liability*	<p>This covers a few different areas for your club's directors and officers (committee members) such as costs associated with legal action if sued for:</p> <ul style="list-style-type: none"> • Negligence, libel, slander, defamation etc. • Discrimination • Employment related matters (unfair dismissal) <p>Club Management Liability can also cover some of the costs associated with an employee / member stealing funds from the club.</p> <p>It is a condition of this policy that the club must maintain current incorporation status.</p>
Personal Injury*	<p>This is the most used cover by footballers throughout Australia. It covers three key areas including Non-Medicare Medical Benefits, Loss of Income Benefits and Capital Benefits.</p> <p>Non-Medicare Medical Benefits – as the name suggests it provides reimbursement for medical treatments that are not listed on the Medicare Benefits Schedule (Section 5 of this module provides further detail).</p> <p>Capital Benefits – provides lump sum payments for permanent injury such as paraplegia, quadriplegia, amputation, etc</p> <p>Loss of Income Benefits – provides reimbursement for an individual's income (to the coverage limits). OPTIONAL</p>
Asset Protect**	The club's assets (buildings, contents, canteen / bar stock and equipment, honour boards, cash, TV's, etc.) are covered under this policy and provides protection from fire, theft and other risks to a maximum of \$15,000. Clubs have the option to increase this cover to match their asset value under the Asset Protection section of this website.

* Please note: The information provided above must be read in conjunction with the policy wordings, terms and conditions as provided on this web site and subsequent documentation. The above table provides a description of the policies; however every club must be aware of what the limits of liability and maximum payouts are for each of these covers. It is recommended that clubs print the Summary document provided on the Home Page and distribute to players and members.

** Asset Protect is an optional policy for clubs in South Australia and Northern Territory

What's NOT covered

There are areas that are not covered by the National Risk Protection Programme. Some of these are not insurable, but JLT Sport can help you to assess your club's exposure.

Not Covered	Details
Medicare Items	By federal law – any medical treatment that is listed on the Medicare Benefits Schedule (MBS) is not insurable and therefore can not be claimed through the Personal Injury cover.
Spectators and Cars	Whilst clubs may lodge a Public Liability claim if a spectator or a car owner sues for compensation, the spectator and car owners are not covered by the National Programme. If a spectator is seeking compensation for injury or damage, they must seek their own individual legal advice. Only the club may discuss insurance related matters with JLT Sport.

Conditions on the Club Management Liability will change from November 1 2016. Two exclusions will now apply:

1. Dual Control Exclusion

The Insurer shall not be liable under Policy Section 4 – Crime Protection for Direct Financial Loss arising out of:

1. The Insured failing to ensure that at least two (2) officers sign any Negotiable Instruments or funds transfer instructions;
2. The Insured failing to ensure that at least two (2) Employees authorise any refund of money or return of goods;
3. The Company's bank accounts being reconciled by any person who has authority to operate those bank accounts.

This means that clubs must have two authorised people to authorise any and all financial transactions. If the club loses money through the practice of having only one person authorise financial transactions the club will not be able to make a claim.

2. Specific Matters Exclusion

This policy shall not cover Loss or make payment in connection with any Claim arising out of, based upon or attributable to the use of, or any payment made by a bank cheque.

This means that clubs using cheques as a method of making payment will have no cover under the Club Management Liability policy for loss of money and will not be able to make a claim. We recommend clubs investigate the use of electronic banking and should speak to their bank branch for further information.

3. Making Claims

Making a Personal Injury Claim

If an injury occurs to one of the clubs players or volunteers, please provide the following instructions:

1. Visit JLT Sport's web site to read the Summary information.
2. Download the Personal Injury Claim Form from the "Making a Claim" section.
3. Complete the Claim Form and submit it to Echelon Australia within 180 days from the date of injury (sooner rather than later).
4. Do not wait for treatment to cease before making a claim.

Making a Liability Claim / Club Management Liability Claim

If an incident occurs that may lead to legal action now or in the future, please follow the instructions below:

1. A serious injury, accident or incident occurs, legal action threatened or solicitor's letter is received by the club.
2. Please contact JLT Sport immediately (or within 48 hours).
3. Do not admit any responsibility or fault (liability). Do not discuss the matter with any third party. It may be helpful to record notes of the incident. Await further instructions from JLT Sport claims staff.

The following section will outline details regarding Medicare and the important link to Personal Injury Claims.

4. Medicare vs Personal Injury Coverage

When it comes to reimbursement of Personal Injury claims, some people get confused about Medicare, the Medicare Gap and what is covered through the National Risk Protection Programme.

What is Medicare?

Medicare is a Commonwealth Government programme that provides eligible Australian residents with free or low-cost medical and hospital care.

Medicare provides access to:

- Free treatment as a public (Medicare) patient in a public hospital.
- Free or subsidised treatment by practitioners such as Doctors and Specialists.

What's covered by Medicare?

The Medicare Benefits Schedule (MBS) lists all treatments and associated rebates relating to Medicare. You can access the MBS at any time via Medicare's web site. Items commonly used by sports participants that are Medicare listed include general practitioners, surgeons and anaesthetists.

What is the Medicare Gap?

The MBS lists a rebate amount for each Medicare Item.

Example: A short consultation with a Doctor = Medicare rebate of \$15.35

However, doctors or specialists may charge more than the listed MBS amount.

The difference between what is charged and the MBS rebate is called the "Medicare Gap".

- The Doctor charges \$45.00.
- Medicare provides a rebate of \$15.35.
- Medicare Gap = \$29.65 (out of pocket expense).

What's the difference between Medicare and the AFL National Risk Protection Programme?

The Health Insurance Act 1973 (Cth) strictly prohibits any general insurer (and the JLT Trustee) from insuring any item that is listed on the Medicare Benefits Schedule.

This also means that regardless of a person's out of pocket expenses, it is against the law for the Insurer or Trustee to cover the Medicare Gap.

So what does that mean?

If the medical treatment has a Medicare Item Number it is uninsurable through the AFL National Risk Protection Programme and may not be claimed for reimbursement through JLT Sport.

If the medical treatment does not have a Medicare Item Number, a claim may be made for reimbursement through JLT Sport.

For specific Insurance and Risk Protection information please visit the Making a Claim section of this web site.

Personal Injury coverage through your club is limited by the Health Insurance Act. As such, JLT Sport encourage participants of AFL football to investigate the benefits of private health insurance.

To assist clubs ensure players are aware of the benefits of private health insurance, there is a [Private Health Audit](#) available from the [Downloads](#) section of this website.

Clubs can be proactive in their care for players by encouraging private health insurance coverage. Conducting an audit of the private health insurance status of their playing list is one method to draw attention to this issue.

5. Checklists & Other Methods

Some methods to identify risk at your club might include:

Common sense	Gut feelings, life experience.
Past experience	Previous incidents and near misses.
Tools and aids	Game Day Checklist.
Independent assessors	Accountants & auditors, council staff

Recording any risk management discussions and actions in your committee meeting minutes will act as a proven demonstration of the clubs commitment to its duty of care in providing a safe environment for members and guests

Match Day Checklists

Who can use them?

JLT Sport's Match Day Checklists are designed specifically for use by club volunteers with no training required.

What purpose do they serve?

1. They help to create a safe environment at your club for members and guests.
2. Identifies potential hazards that you can rectify
3. Is a formal document that the club can use to prove its commitment to its duty of care

When do you use them?

Before the first match of the day and again if the conditions change e.g. a lightning storm hits and the ground floods.

Signing the Checklist

Some people view the formal nature of signing a document relating to risk and insurance as formidable. This is simply not the case and if a reasonable attempt to identify risks has been made then no concern is warranted. It may be easier to understand using the example of broken glass on the ground.

Scenario 1:	The ground is not checked, the checklist is not completed and somebody gets hurt.
	The club may be found to have breached its duty of care and will be in a poor position to defend any litigation.
Scenario 2:	The ground is checked and the checklist is completed and signed but the glass is not found and somebody gets hurt.
	The club can show that reasonable care was taken to reduce risk but locating some shards of glass on a full football ground was beyond what was reasonably expected. The club is in a good position to show it has not breached its duty of care.
Scenario 3:	The ground is checked, the glass is found but there is too much glass (e.g. 200 smashed bottles) to remove safely and is in a position that can't be roped off.
	It is then decided that playing football is too dangerous and the Checklist is completed but not signed. Play can commence on an alternate ground and nobody gets hurt.
Scenario 4:	The ground is checked, the glass removed but the Checklist is not completed or signed.

	The club has no record of what measures it took to uphold its duty of care. If a piece of glass is left on the ground and somebody gets hurt, the club may be found to have breached its duty of care.
Scenario 5:	The ground is checked, the glass found and removed and the Checklist is completed and signed.
	Nobody gets hurt

Who signs the Checklist?

The home club is responsible for ensuring the venue is safe for members and guests. This responsibility isn't just confined to the playing surface of the oval. As such, an authorised member (18+ years old) of the home club needs to sign the Checklist.

The visiting clubs players and entourage participate in the day's activities under the same conditions, therefore an authorised member of the visiting club needs to countersign the form as a sign that they are content with the standard of safety at the venue.

You have now finished reading the text for the Risk Management module – please proceed to the Questionnaire.

LT Sport Asset Protect

JLT Sport Asset Protect is an insurance product recently introduced to Football Clubs, Leagues and Associations throughout Australia. Asset Protect Base Cover provides the following levels of cover:

Material Loss or Damage – includes the following:	Up to \$15,000 per claim including one or a combination of covers
Fire & Perils	excludes Buildings cover
Business Interruption	
Glass Breakage	
Theft	limited to \$5,000 for Alcohol and Cigarettes
Money	limited to \$1,000 for money on premises outside open hours
General Property	limited to \$2,000 for laptop computers
Computer Electronic Equipment Breakdown	limited to \$1,500
Machinery Breakdown	limited to \$1,500
Flood	\$5,000 excess

Base level cover automatically includes the following cover, to a maximum of \$15,000 in total per claim:

The standard claims excess is \$250. Higher excesses may apply. The [Policy Wording](#) will provide details.

AUTOMATIC COVER: VIC, ACT, NSW, TAS, WA & QLD

If your club is affiliated to one of the State Bodies listed above, your assets are **AUTOMATICALLY** insured (as per Base Cover above).

Coverage provided

Asset Protect Base Cover

Total cost

\$255 (including all fees and government charges)

Payment process

Amount will be included in your affiliation costs paid to your State Body

What do I do now?

Nothing – if the Asset Protect Base Cover is adequate for your club

Need more cover?

If you need Buildings insurance or require increased cover levels, complete the [Asset Protect Application form](#) to obtain a quote from JLT Sport.

OPTIONAL COVER: SA & NT

If your club is affiliated to one of the State Bodies listed above, you **DO NOT** have cover for your assets including contents, stock, equipment, etc.

Coverage available

Asset Protect Base Cover

Total cost

\$325 (including all fees and government charges)

Payment process

Amount will be invoiced directly to the Club from JLT Sport

What do I do now?

Complete the [Asset Protect Application Form](#) if you would like Asset Protect Base Cover, or if you would like to upgrade above Base Cover (additional costs apply for upgrading cover).

Upgrading Cover

Please note that any upgraded cover can only be in place from the day you request it – it will not be back-dated to 1st November 2012. If you need more cover, please apply for upgraded cover as soon as possible.

Further Information

For further information that you have regarding the new arrangements for Asset Protect cover please download one of the following Information Flyers: