



JANUARY 2020

Cycling Australia Insurance Program Summary

Coverage

This Program provides coverage 365 days of the year.

Who Is Covered?

Cycling Australia and all affiliated States/Territory Associations, including all affiliated clubs, members, temporary members (for events only), accredited coaches, AustCycle instructors, event promoters, race directors, accredited officials, directors, executives and volunteers of Cycling Australia.

What Is Covered?

In general, all cycling activities are covered. This includes 24/7 third party property damage and 24/7 third party bodily injury.

Coverage Limits & Excesses

GENERAL & PRODUCTS LIABILITY

Protection for financial risks associated with legal action against your club \$20,000,000 (\$1,000 excess)

PROFESIONAL INDEMNITY

Protection for coaches and officials if they are held liable for an error or incorrect advice \$5,000,000 (\$1,000 excess)

ASSOCIATIONS LIABILITY

Protection for committee members of your club \$5,000,000

Making A Claim

If an incident occurs that you believe may lead to legal action or non-legal action by a third party, you should contact Marsh immediately on 1300 130 373 (preferably within 48 hours of the occurrence) and complete the General Liability Claim Form located on the Marsh website at www.marsh.com/au/cycling

An incident may include (but is not limited to) any of the following examples:

- An individual or group asking your club for payment of property damage caused during a club activity.
- Legal action against the club for negligence (breached duty of care).
- Legal action against a director of the club for libel, slander or other misleading statements.
- An employee claiming harassment, discrimination or unfair dismissal.
- An employee or volunteer stealing from club funds.
- Legal action against a coach or race marshall for negligent acts, errors or omissions.

IMPORTANT INFORMATION

In these cases, it is important that you or other members of your club do not admit any liability or discuss the matter with a third party.

Marsh's claims staff will advise you on the correct course of action.

Liability Claims relate to the following Policies:

- General Public and Products Liability (including Errors and Omissions).
- Association Liability including Directors and Officers, Employment Practices and Employee Theft (for incorporated bodies only).

Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238 369) ('MAI') arrange this insurance and are not the insurer. The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. MAI cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk.

Copyright ©2020 Marsh Advantage Insurance Pty Ltd. All rights reserved. LCPA 19/308. SG19-1386.