

Touch Football Australia memo to clubs and branches

JUNE 2020

COVID-19 and the Touch Football Australia National Insurance Scheme

Marsh is the insurance broker for the TFA National Insurance Scheme. Details of the insurance cover that Marsh arranges on behalf of TFA, the claims portal, certificates of currency and other important information can be found at <https://touchfootball.jltsport.com.au/>

Members and volunteers registered for the 2020 season are covered under the TFA National Insurance Scheme.

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 sport@marsh.com. We will endeavour to respond to all enquiries within a reasonable time-frame.



Frequently asked questions

If during this period, clubs elect to continue to train and play matches, will they still be covered for insurance?

The TFA Public Liability Policy will continue to operate to provide cover to insured Associations/Clubs during this period. Subject to the terms and conditions of the Policy, it will provide cover to an insured Association/Club found to have been negligent in, or otherwise legally liable for, causing injury to other persons/third parties. Injury includes sickness or disease and the policy may therefore cover an Association/Club found to have been negligent in causing infection to a third party (e.g. players, officials etc). Cover under the policy is always subject to the terms, conditions and exclusions of the policy wording. One relevant condition is that

Associations/Clubs must take all reasonable precautions, and at their own expense, to prevent personal injury (in this case the spread of COVID-19). Failure to do so could result in the level of cover for a claim being reduced by the insurer.

Accordingly, all Associations/Clubs must take reasonable precautions to prevent the spread of COVID-19, including but not limited to, following the advice and recommendations of Federal and State Governments and other statutory bodies, World Health Organisation and medical and other experts where appropriate.

The Personal Accident policy, which provides cover for injuries sustained by participants and other officials, does not provide any cover for sickness or illness. However, if official/sanctioned training and games were to continue, the standard insurance coverage for footballing injuries would still most likely apply, subject always to the terms, conditions and exclusions of the policy wording.

For clubs who may not suspend all operations, and then resume in a much shorter season, will insurance rates be amended to reflect the shortened season?

Regardless of whether seasons are completed in full or not, all Associations/Clubs will need to maintain their Insurance for the full period to minimise potential exposures. Those covers, including personal accident cover for participants, have been in place since June 2019 to cover pre-season training, practice matches and other footballing activities to date.

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

Public Liability for Clubs

The Public Liability Policy may respond to pandemic events if the Association/Club is found to have been negligent in, or legally liable for, failing to protect other persons/third parties from infection.

Cover under the policy is always subject to the terms, conditions and exclusions of the policy wording. It is important to note that there is a condition of cover in the Policy which imposes an obligation on the Association/Club to take all reasonable precautions to prevent injury, in this case infection.

Management Liability for Clubs

With respect to Management Liability (D&O), the policy will not offer immediate relief however there will be difficult and complex decisions being made by businesses during the pandemic with potential for exposure as a result. These may lead to regulatory investigations (WH&S – did they do enough to protect their staff and the public), prosecutions or complaints by aggrieved parties (even suppliers where events are being postponed or cancelled).

There is a Bodily Injury and Property Damage Exclusion under the Management Liability policy, which states:

The cover available under the Management Liability policy will depend on the circumstances surrounding the matter, the allegations and how the claim is made in conjunction with the terms and conditions of the policy.

Personal Accident Cover

There is no cover under the personal accident policy for illness.





General COVID-19 information

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

- Follow the advice and recommendations of Federal and State Governments, the World Health Organisation and medical and other experts;
- Put in place Club hygiene measures such as not sharing drink bottles, cleaning equipment after use, providing sanitary products (handwash, sanitizer etc) for use;
- Practice good hygiene and keep 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;
 - 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?

Marsh will endeavour to provide updates as government advice and circumstances change. These updates will be communicated on our website, social media pages and/or 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>
- **Touch Football Australia:**
<https://touchfootball.com.au/coronavirus-return-to-play/>

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