

# Surf Life Saving Australia National Insurance Program

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# Surf Life Saving Australia National Insurance Program

Marsh is a world leading insurance broker and risk advisor and the appointed broker for the National Insurance Program. As the appointed insurance broker for Surf Life Saving Australia, Marsh has developed a National Insurance Program to protect Surf Life Saving Australia members, friends and family.

We've got you covered on every day of the year – in and out of the water.

The SLSA National Insurance Program is designed to provide broad coverage to all affiliated Clubs and Associations across Australia. In Queensland, cover is available to the State Association, Branches, and Clubs (including SLS Supporters Clubs).

## Insurance Protection is provided under two categories of cover:

- Automatic Cover, which is provided to all Clubs as part of their affiliation with your state and is invoiced by the State body as part of affiliation; and
- Customised Cover, which Clubs and other entities can purchase individually through Marsh in order to access cover that is tailored to Surf Life Saving and offered at market competitive prices.

## AN OVERVIEW OF THE VARIOUS POLICIES

### Automatic Cover (3 policies)



**Public Liability:** Policy: AU00007035LI21A

- Protects the Club and members against claims arising from alleged negligence made by a third party (i.e. if the Club is sued for causing injury or property damage to a third party).
- Covers both lifesaving activities (e.g. rescue and patrol operations) & commercial Club activities (e.g. functions/ bar/ restaurant operations).
- Does not provide cover for any intentional or illegal acts or claims arising from Professional advice.



**Association Liability:** Policy: Please contact Marsh for more information

- Protects the Club from financial loss arising from certain acts committed by directors, employees and volunteers.
- Provides coverage against claims including defamation, discrimination and employment related matters such as wrongful dismissal.



**Personal Accident:** Policy: 47-ZAH-318330-01

- Provides limited coverage for members and volunteers where this is no cover provided through Workers Compensation (WorkCover QLD).
- Cover extends to injuries that occur while serving or participating in sanctioned Club activities.
- There are legislated restrictions on cover that reduce the amount payable to injured persons. Despite the personal accident policy, there will usually be an out of pocket cost that is the responsibility of the person making the claim.
- Does not provide cover for any activities arising from activities conducted outside the scope of the Policy e.g. personal leisure.

### Customised Cover (3 Policies)

This cover is tailored individually by Marsh to meet Clubs and other entities specific Surf Life Saving activities and functions and is offered at market competitive prices.



**Marine Hull:** Policy: AQ A414407 MVF

- Cover for Club owned marine assets, including IRB's, additional outboard motors, jetskis, surf boats etc.
- Protection extends to where boats are used for operational or sports (e.g. racing).



**Motor Vehicle:** Policy: M7 M002615 CMH

- Cover for Club vehicles, including sedans, buses, SSV (ATV's), gear and equipment trailers.
- When a Club purchases cover through Marsh, cover automatically extends to private vehicles used to transport Club equipment (up to \$25,000).



**Industrial Special Risks:** Policy: 02FX033043-SLSA-XXX

- Cover for business property such as clubhouses, contents, stock, lifesaving equipment.
- Cover for resultant business interruption and loss of operating profit, and/ or cover for the additional costs incurred to ensure the Club can continue operating.
- Broad scope of cover, including storm, fire, theft etc.
- No cover is provided for flood, or action of the sea (e.g. king tide/ storm surge).
- Last 3 digits of policy number is dependent by Club allocated number.

# Claims Procedures

## MOTOR

**Lodgement:** giclaims@qbe.com

**cc:** surflifesaving@marsh.com

**Excess/ Deductible:**

• \$500 per claim

## ISR

**Lodgement:** surflifesaving@marsh.com

**Excess/ Deductible:**

• Specified on your policy schedule

## MARINE

**Lodgement:** surflifesaving@marsh.com

**Excess/ Deductible:** each and every claim

\$200 IRB's and Motors	\$200 Jet Skis
\$200 Rigid Hulls	\$500 Miscellaneous Equipment
\$1000 Surf Boats	\$1000 Jet Boats
\$500 Transit	

To lodge a claim visit

<https://au.marsh.com/sport/make-a-claim.html>



For more information, please go to our website on SLSA National Insurance Program (marsh.com) or alternatively, feel free to email us on

[surflifesaving@marsh.com](mailto:surflifesaving@marsh.com) or call 1300 130 373



**SWIM  
BETWEEN  
THE FLAGS**

# Frequently Asked Questions

**1. Are we covered if we sub-lease our Club restaurant to a private operator?**

Yes, but only for the club's share of any liability. The operator needs to make sure that they have their own insurance to cover their operations and their equipment (e.g. a restaurateur will need their own liability and business property insurance if they are leasing space from the club). It is important that you ensure that you have the right, under your occupancy, to sub-let any club space before you consider any agreement.

**2. Is the Club covered if it organises an ocean swim or other similar event as a fundraiser or community event?**

Events where members of the public are able to participate, such as ocean swims, are subject to review and approval under your state's Special Events Process. If approved by your state, then the club will be covered under public liability for the event (a premium may be payable depending on the type and size of the event).

It is important to note that non-members participate in any event at their own risk. There is no cover under the SLSA National Insurance Program for non-members.

**3. Why do I pay invoices from both Marsh and my state?**

In order to deliver the best value to members, Marsh arranges some "Group" policies that cover all SLS entities across the country. Costs for these policies will be invoiced by your state. Marsh also offers a number of "Customised" policies tailored to individual club needs (including property, motor vehicle, marine hull and transit insurance). If your club purchases these covers, the invoice and other policy information will be sent to the club directly by Marsh.

**4. Do I need insurance for our Club property through Marsh?**

Marsh have more than 20 years' experience as the insurance broker for the SLS Movement. Over this time they have customised a number of insurance policies tailored to reflect the unique exposures of surf lifesaving clubs. If you are uncertain about what insurance your club may require, we recommend you call the Marsh team on 1300 130 373.

**5. What do I do if we receive notice of a claim against our Club?**

If you receive any notice of claim, or become aware of any incident that may give rise to a claim against your club, please contact Marsh at [surlifesaving@marsh.com](mailto:surlifesaving@marsh.com) to discuss the most appropriate response. You should never try to settle a claim with a third party without first discussing with Marsh or their respective state representative.

**6. Is there anything that we must declare to Marsh in order to ensure that our insurance remains in place?**

Marsh will provide an annual declaration, where you must provide some information about your club so that we can ensure that the group policies we place remain appropriate for all clubs, including yours. If, during the year, something substantial changes at your club that could have an impact on insurance, we strongly encourage that you call the team at Marsh to discuss the changes, and ensure that there is no impact on the cover provided to your club.

**7. Do members need to be a certain age before they're allowed to drive Club vehicles?**

If your club purchases motor vehicle insurance through Marsh, there is no age requirement to drive a club vehicle (they do need the relevant licence though). If an accident occurs, and the driver is under 25, an additional excess may apply to any claim.

**8. Are we covered against COVID related risks such as government ordered closure of the clubhouse, or potential claims against the Club if it is identified as a transmission site for COVID?**

Generally speaking, COVID related risks are not covered under the insurance policies in place. As the pandemic continues, insurers are constantly reconsidering their policy position on COVID, and any changes to cover will be communicated to all clubs under the program.

**9. Coaches Cover**

Coaches insurance can be procured through either the club, or an individual basis. The cover provides Public and Products Liability for an annual rate of \$200++. Should the coach be contracted by the Surf Club, it is the individual's responsibility to procure their own coverage. Should they be employed, the Surf Club must declare them for our records. Any questions please contact [surlifesaving@marsh.com](mailto:surlifesaving@marsh.com)



## About Marsh

[Marsh](#) is the world's leading insurance broker and risk advisor. With around 45,000 colleagues operating in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of [Marsh McLennan](#) (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue nearly \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: [Marsh](#), [Guy Carpenter](#), [Mercer](#) and [Oliver Wyman](#). For more information, visit [mmc.com](#), follow us on [LinkedIn](#) and [Twitter](#) or subscribe to [BRINK](#).

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