

Insurance – How This Works for APF Accredited Coaches

To be eligible for any APF-related insurance benefit, a coach must have met all requirements to become an **APF accredited coach** (Coaching Fundamentals and a Practical Assessment)

What is covered under the APF insurance benefits scheme:

- **Volunteer coaches**

Volunteer coaches are covered under the APF insurance scheme when they are:

- Coaching at an **APF sanctioned event** (such as a polo school or clinic), and
- Coaching participants who are also **current APF members**.

Volunteer coaches may be reimbursed for reasonable out-of-pocket expenses (for example, travel to and from the event).

Insurance options for paid coaches who will not be covered under the APF Insurance benefits scheme:

- **Paid coaching at APF activities**

Affinity Insurance Brokers can offer a **significantly reduced premium** to APF accredited coaches who are:

- Paid coaches, Coaching at **APF sanctioned and approved activities** for affiliated members at affiliated clubs
(for example, clinics, training sessions and practice chukkas).

This base premium for each policy is around \$500 plus state charges for a \$20 million limit of liability.

- **Coaching outside APF activities**

Affinity can also assist APF accredited coaches who wish to:

- Provide paid coaching **outside APF sanctioned activities**, or
- Coach individuals who may **not be APF members**.

In these cases, different terms and premiums may apply.

Responsibility for insurance

All paid coaches are responsible for arranging their **own insurance**. The APF does not arrange or hold insurance policies on behalf of individual coaches.

How to apply for insurance

1. Each coach must complete the application form **themselves**, ensuring all sections are fully completed.

2. Instructions for completing and returning the form are provided at the top of the application.
3. Once the application is received, it will be reviewed and a **quotation** will be issued to the coach.
4. If the quotation is accepted, the policy will be placed and documentation issued **directly to the coach**.
5. At each renewal, Affinity Insurance Brokers will continue to deal directly with the coach, so ongoing administration does not fall back onto the APF.

Coaches will be required to upload proof of insurance into their Gameday account and renew this annually.