

FAQ'S & ANSWERS

Who are Affinity Insurance Brokers?

Affinity is a licensed insurance broker and has been in operation for over 30 years specialising in tailoring insurance solutions for their clients. For the last ten years, Affinity has worked very closely with the Equine Industry to develop their Risk Management practices and policies promoting industry best practice to assist with the provision of a long-term feasible insurance solution.

Who is insured?

Australian Polo Federation (APF) including all State Associations, Clubs, committees and members and APF sanctioned events.

Where are we covered?

At events, social functions, meetings, fundraisers and working bees anywhere in Australia, which have been sanctioned by the Australian Polo Federation. Events listed on the APF National calendar are sanctioned events. In addition the APF will endorse practice chukkas and stick & ball practices by affiliated members that occur at an affiliated club on nominated grounds. Other club events such as polo school/coaching clinics, working bees, umpire training etc are also included if notified to the APF & State Association.

Private lessons and coaching (where it is not a club event and with participation by non members) is not covered. Coaches who offer these services should seek their own individual liability insurance (contact Affinity).

e.g. A club offers lessons & contracts an individual to run the lesson. This is an individual's event not an APF/State endorsed event. In this situation clubs should require a certificate of liability insurance from the contractor.

What are we currently covered for?

- a) Public Liability Insurance – see a) below for detailed information
- b) Personal Accident Insurance for players and volunteer workers – this includes capital benefits, medical & loss of income cover – see b) below for full details of cover
- c) Directors & Officers Liability Insurance for Directors & Officers of the APF, State Associations and Clubs
- d) Errors & Omissions insurance is included in the liability policy for coaches & umpire trainers who conduct training at APF endorsed events.

a) **COMBINED GENERAL & PRODUCTS LIABILITY INSURANCE**

The Affinity Combined General Liability policy is designed to protect the APF by responding to claims for compensation made against it for bodily injury and/or property damage suffered by Third Parties, for which the APF is legally liable to pay subject to the terms and conditions of the policy.

Any person, including a player/member, has the right to make a claim against the APF if they are injured or have suffered damage to their property at an APF sanctioned event or show, provided that the injury or damage is the result of APF's alleged negligence.

Not only will this policy protect APF if they are found legally liable to pay such a claim, this policy also includes the cost of defending the claim where it is considered that the injury or damage was not the result of any negligence on the part of APF. Settling and/or defending claims like these can be extremely costly. Without a public liability policy in place, the APF would have to bear the cost of any such claims.

How much are we covered for?

Public & Products Liability:	\$20,000,000
Goods in Care, Custody & Control	\$ 100,000
Statutory Liability Extension	\$ 500,000
Financial Loss Extension	\$ 500,000

FAQ's

How will claims be managed under the APF's Insurance Policy?

Should an incident arise, in the first instance the Committee or Member should inform the APF's National Office who will lodge an Incident Report with Affinity.

Affinity has a dedicated claims division who are specialists in managing complicated liability and personal accident claims. Affinity's claim team, led by an In-House Legal Counsel will be responsible for managing claims on behalf of the APF. Affinity will investigate the circumstances of the claim and determine whether the claim should be settled or defended. If the claim is settled it will be settled as promptly and efficiently as possible. If it is defended, Affinity will take all steps necessary to protect the interests of the committees and members of the APF.

What is a Certificate of Currency and what does it certify? Our Committee is looking to host an APF sanctioned event in our local showgrounds, and the local Federation wishes to be included as an Interested Party. What is an Interested Party and how is it arranged?

A Certificate of Currency is confirmation of the insurance cover in place and is generally requested when a third party such as a Property Owner, Federation, Land Owner or Government Department require proof of the APF's insurance and often will request to be noted as an interested party.

It is important to note that an "Interested Party" is not the same as an "Insured" party as this would provide such person or entity full cover, which is not the intention of the Policy.

The intention of noting person(s) or entity(s) on a Certificate of Currency is to provide them with limited protection if they are brought into an action purely as a result of the APF's negligence. The policy will not respond to protect the Interested Party if they themselves were in anyway negligent in contributing to the claim.

Should the National Office be notified of all details of events?

It is important that the APF Office is notified of all events which are to be conducted by any Committee. To declare & report an additional event - email the event details - including date & venue to the APF & State Association. If events are not notified to the APF, the Committee may run the risk of holding an event that has not been fully sanctioned via APF's National Office, and therefore Affinity. If this is the case, insurance cover may not extend to an event that the APF is not aware of. Notification of all activities must be provided in advance.

What Risk Management procedures should our Committee undertake and follow before hosting and during an APF event?

In collaboration with the APF, Affinity has developed an events checklist for Committee's. The checklist provides prompts for all of the areas that should be addressed while preparing for, and running an APF event. A risk assessment of all activities should be undertaken prior to any event. The APF's Office is in constant communication with Affinity to assist with any issues that might be raised.

In all instances, the desired outcome is that each Committee runs a safe and well-managed event, training day or social function, and to minimise the potential for any injury to a third party. The checklist will not make people safe but it will provide documented evidence of the work the APF, State and Club committees do in order to ensure safety.

b) GROUP PERSONAL ACCIDENT (INCLUDING PLAYERS & VOLUNTARY WORKERS)

This option includes all players and voluntary workers of the APF while they are participating in or assisting at sanctioned APF events or activities.

- **Membership Cover (Mandatory take up & includes all Voluntary Workers of the APF)**
- **Membership Plus (Optional Upgrade for playing members only)**
- **Membership Plus Pro (Optional Upgrade for playing members only)**

Cover	MEMBERSHIP Cover (All members)		
Capital Benefit	Death by Accident 18-70 years of age Under 18 or 71 years of age and over Accidental Permanent Total Disablement 18-70 years of age Under 18 or 71 years of age and over		\$100,000 \$20,000 Up to \$100,000 Up to \$20,000
Fractured Bones	Accident/Sickness Injury Result in Fractured Bones	Up to	\$1,000
Dental	Injury Resulting in loss of Teeth or Dental Procedures Limited to \$250 per tooth	Up to	\$1,000
Funeral Benefits	Funeral benefits		\$5,000
Non-Medicare Medical Expenses	Non-Medicare Medical Expenses	Up to	\$5,000
Excess	Excess:		\$100 each and every claim
Loss of Income	\$250 per week (Maximum 85% of average gross weekly salary) Excess: 14 days		
Benefit Period	Weekly Benefit 26 weeks		
Cost	No additional cost, included in membership fee		

Personal Accident Insurance is a no fault cover designed to provide short term financial relief to players and voluntary workers that are injured while involved in an APF Event. If you have an existing Personal Accident or Income Protection Policy you are able to claim on more than one policy provided you are not claiming more than the actual loss.

Players/Members include all playing members of the APF (Including State Associations) while participating at a sanctioned event of the APF.

Voluntary Workers includes all voluntary workers assisting in the preparation, running and packing up of any sanctioned event of the APF. Voluntary workers include Goal Judges, Time Keepers, and Parking Attendants etc.

For further details of the benefits provided by this policy, please refer to the Insurance Summary available on the APF website, or contact the APF directly for a copy.

Playing Members of the APF have the option of upgrading their **MEMBERSHIP Cover**.

They have two options of upgrade; **MEMBERSHIP PLUS Cover** or **MEMBERSHIP PRO Cover**. An additional fee will be charged for these upgrades that are exclusive to Playing Members of the APF.

The following table summarises the benefits available for **MEMBERSHIP PLUS & MEMBERSHIP PRO**.

Cover	MEMBERSHIP Plus Cover (Optional Upgrade)		
Capital Benefit	Death by Accident		
	18-70 years of age		\$200,000
	Under 18 or 71 years of age and over		\$20,000
	Accidental Permanent Total Disablement		
	18-70 years of age	Up to	\$200,000
	Under 18 or 71 years of age and over	Up to	\$20,000
Fractured Bones	Accident/Sickness Injury Result in Fractured Bones	Up to	\$1,000
Dental	Injury Resulting in loss of Teeth or Dental Procedures Limited to \$250 per tooth	Up to	\$1,000
Funeral Benefits	Funeral benefits		\$5,000
Non-Medicare Medical Expenses	Non-Medicare Medical Expenses	Up to	\$7,500
Excess	Excess:		\$75 each and every claim
Loss of Income	\$500 per week (Maximum 85% of average gross weekly salary)		
Benefit Period	Weekly Benefit 104 weeks - Up to 58 years 52 weeks – 59-80 years Excess: 14 days		
Cost	Premium	\$320.00 per year (Including all charges)	

Cover	MEMBERSHIP Plus Pro Cover (Optional Upgrade)	
Capital Benefit	Death by Accident 18-65 years of age	\$300,000
	Under 18 or 66-70 years of age	\$20,000
	Accidental Permanent Total Disablement 18-65 years of age	Up to \$300,000
	Under 18 or 66-70 years of age	Up to \$20,000
Fractured Bones	Accident/Sickness Injury Result in Fractured Bones	Up to \$1,000
Dental	Injury Resulting in loss of Teeth or Dental Procedures Limited to \$250 per tooth	Up to \$1,000
Funeral Benefits	Funeral benefits	\$5,000
Non-Medicare Medical Expenses	Non-Medicare Medical Expenses	Up to \$10,000
Excess	Excess:	\$50 each and every claim
Loss of Income	\$1,000 per week (Maximum 85% of average gross weekly salary) Excess: 14 days	
Benefit Period	Weekly Benefit 104 weeks - Up to 58 years 52 weeks – 59-70 years	
Cost	Premium \$865.00 per year (Including all charges)	

“Membership Plus” & “Membership Plus Pro” upgrades are only available to playing members of the APF.

“Membership Plus” & “Membership Plus Pro” are optional upgrades of the basic cover and can be selected and purchased by the playing members of the APF when paying their annual subscriptions. The cost is in **addition** to the basic Membership Cover that is included as a part of the membership fees of the APF.

For further details of the benefits provided by this policy, please refer to the Insurance Summary available on the APF website, or contact the APF directly for a copy.