

Australian Polo Federation Coverage

Who is insured?

Australian Polo Federation (APF) including all Affiliated State Associations, Clubs, Committees, Members, Voluntary Workers and Officials.

Where are we covered?

At APF sanctioned events, social functions, meetings, fundraisers and working bees held anywhere in Australia.

Sanctioned events include those listed on the APF National Calendar. The APF also endorses practice chukkas and stick and ball sessions for affiliated members at affiliated clubs on designated grounds. Other club activities, such as polo schools, coaching clinics, working bees and umpire training are also included when they are notified to the APF and the relevant State Association.

What are we currently covered for?

- a) Public Liability
- b) Personal Accident
- c) Voluntary Workers Personal Accident

Public and Products Liability

The public and products liability policy covers the APF in the event it is found legally liable to pay compensation for bodily injury or property damage to third parties.

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Public Liability Summary of Benefits

- Limit of Liability - \$20,000,000
- Cover extended to Affiliated Committees
- Cover extended to Volunteers and Officials whilst conducting their role on behalf of APF or their affiliated committee
- Member to Member Cover
- Participation Risk
- First Aid Treatment
- Care Custody and Control Limit - \$250,000
- Financial Loss Cover: Limit of Liability \$2,000,000
- Statutory Fines and Penalties: Limit of Liability \$2,000,000
- Excesses:
 - AUD1,500 each and every Occurrence (costs inclusive).
 - AUD2,500 each and every Occurrence (costs inclusive) in respect to trail riding.
 - Other than in respect of claim for Injury to contractors, subcontractors and/or labour hire workers for which the Deductible is AUD25,000 any one Occurrence (costs inclusive).

Group Personal Accident Insurance

Personal Accident insurance is designed to provide income protection and capital benefits to members and volunteers who are injured whilst participating in an APF sanctioned event. The association provides Personal Accident insurance to offer relief and support to members or volunteers in the event of an injury during a sanctioned event.

Who is insured?

Members include all playing members of the APF whilst participating in a sanctioned event.

Directors, Volunteers and Officials who assist with the preparation, running and packing up of a sanctioned event. Voluntary workers also include Umpires, Goal Judges, Time Keepers, and Parking Attendants, or in a similar capacity.

Playing Members of the APF have the option of upgrading their Membership Cover. There are two options of upgrade;

1. Membership Plus Cover
2. Membership Plus Pro Cover

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

Below is an overview of the benefits available to members. A comprehensive list of benefits can be found below the tables.

	Membership Cover	Membership PLUS	Membership PLUS PRO
Death and Capital Benefits	\$100,000	\$200,000	\$300,000
Weekly Benefits – Loss of income (14 day excess)	Up to \$250	Up to \$500	Up to \$1,000
Non-Medicare Medical Expenses	\$5,000	\$7,500	\$10,000
Broken Bone Benefits	\$1,000	\$1,000	\$1,000
Dental Expenses	\$1,000	\$1,000	\$1,000
Funeral Benefits	\$5,000	\$5,000	\$5,000
Excess	\$100	\$75	\$50

Membership Cover

The following tables summarises the benefits available for Membership Cover.

Cover	MEMBERSHIP COVER (All Members)
Capital Benefit	Death by Accident 18-70 years of age \$100,000 Under 18 or 71 years of age and over \$20,000
	Accidental Permanent Total Disablement 18-70 years of age Up to \$100,000 Under 18 or 71 years of age and over Up to \$20,000
Fractured Bones	Accident/Sickness Injury Resulting in Fractured Bones Up to \$1,000
Dental	Injury Resulting in loss of Teeth or Dental Procedures Up to \$1,000 Limited to \$250 per tooth
Funeral Benefits	Funeral benefits \$5,000
Non-Medicare Medical	Non Medicare Medical Expenses Up to \$5,000
Excess	\$100 each and every claim
Loss of Income	Up to \$250 per week (Maximum 85% of average gross weekly salary)
Benefit Period	26 weeks Excess: 14 days

Membership PLUS Cover

The following tables summarises the benefits available for Membership Plus Cover.

Cover	MEMBERSHIP PLUS COVER (Optional Upgrade)	
Capital Benefit	Death by Accident 18-70 years of age Under 18 or 71 years of age and over	\$200,000 \$20,000
	Accidental Permanent Total Disablement 18-70 years of age Under 18 or 71 years of age and over	Up to \$200,000 Up to \$20,000
Fractured Bones	Accident/Sickness Injury Resulting 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	Non Medicare Medical Expenses	Up to \$7,500
Excess	\$75 each and every claim	
Loss of Income	Up to \$500 per week (Maximum 85% of average gross weekly salary)	
Benefit Period	104 weeks - Up to 58 years 52 weeks - 59-80 years Excess: 14 days	

Membership PLUS PRO Cover

The following tables summarises the benefits available for Membership Plus Pro Cover.

Cover	MEMBERSHIP PLUS PRO COVER (Optional Upgrade)	
Capital Benefit	Death by Accident 18-65 years of age Under 18 or 66-70 years of age	\$300,000 \$20,000
	Accidental Permanent Total Disablement 18-65 years of age Under 18 or 66-70 years of age	Up to \$300,000 Up to \$20,000
Fractured Bones	Accident/Sickness Injury Resulting 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	Non Medicare Medical Expenses	Up to \$10,000
Excess	\$50 each and every claim	
Loss of Income	Up to \$1,000 per week (Maximum 85% of average gross weekly salary)	
Benefit Period	104 weeks - Up to 58 years 52 weeks – 59-79 years Excess: 14 days	

Frequently Asked Questions for Public Liability

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 APF's National Office by lodging an Incident Report Form with APF who will forward to Affinity.

Affinity has a dedicated claims division who are specialists in managing complicated liability and personal accident claims. Affinity's claim team 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 the claim 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 parklands, and the local Council 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, Council, 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?

Yes, it is important that APF National office is notified of any events that are to be conducted under the APF banner by any Committee.

If events are not notified to the APF, the Committee may run the risk of holding an event that has not been fully sanctioned by the APF, 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.

Under what circumstances can an individual make a claim against the APF?

Any individual, 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, provided that the injury or damage results from APF's alleged negligence.

This policy not only will 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.

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

In conjunction with the APF, Affinity has developed an event checklist for Committees. 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. APF's national 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 or training day, 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 committees do in order to ensure safety if it is completed.

Are Contractors covered under the policy?

Contractors are not covered under the public liability policy and are required to hold their own insurance. For example, any coaches receiving remuneration for their coaching as a contractor are required to have their own liability insurance.

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). For example, 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.

Frequently Asked Questions for Personal Accident

How do I lodge a claim under the APF's Insurance Policy?

Should an incident arise please contact APF's National office for a copy of the claim form. Please complete in full and return to APF's national office who will forward your claim to Affinity to be assessed by the insurer. Claims will be managed by Affinity in partnership with the insurer.

Are Event Members covered under the policy?

Event members are covered provided they have paid their event membership, signed their waiver and paid their entry fees before competing or participating.

What if I can't work as a result of my injury?

This policy provides cover for Non-Medicare Medical Expenses (eg Physiotherapy) along with weekly benefits for income earners.

What if I have my own Personal Accident Insurance Policy? Can I claim on more than one policy?

Yes, if you have multiple Personal Accident or Income Protection policies you can claim on all of them providing you do not claim more than the specified loss. Death or Permanent Disability compensation would be paid to the various policy limits on all current policies. However, you would need to claim on your other policies first before you can claim on this policy.