



Gow-Gates
INSURANCE BROKERS



31 October 2025 to 31 October 2026

Football NSW: Association and Clubs Insurance Handbook

Gow-Gates Insurance Brokers Pty Limited was
established in 1963

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Introduction

The purpose of this Insurance Handbook is to provide general information on the Football NSW Limited (Football NSW) Insurance Programme in respect of the period 31 October 2025 to 31 October 2026.

The programme includes Group Personal Accident for registered players and non-playing officials including team managers, referees, trainers, coaches, masseurs, committee members, directors, office bearers, administrators, employees, executive officers, selectors, ball persons, match commissioners, medical officers, physiotherapists, ambulance officers, voluntary workers and other match officials. The programme also includes Public & Product Liability including Professional Indemnity and Management Liability policies.

This Insurance Handbook also includes information in respect of the procedure for making a claim.

The insurance provides a basic level of cover for players, coaches and officials affiliated with Football NSW. The level of benefits will not be adequate for all participants, and the individual needs and circumstances of each insured person have not been considered when arranging the insurance. Therefore, **all players, coaches, officials and other insured persons should consider the adequacy of the coverage against their needs and personal circumstances, and we recommend considering Private Health Insurance, Life Insurance and 'top up' cover in addition to the cover provided by these insurances. Gow-Gates Insurance Brokers Pty Limited (Gow-Gates) can assist with 'Loss of Income Top-Up' covers and other insurance policy cover .**

Copies of the current policy wordings are included on the Gow-Gates' Football Insurance website:
www.gowgates.com.au/sport-programs/football-nsw

Please also refer to the Group Personal Accident 'Product Disclosure Statement and Policy Wording' on the Gow-Gates Football Insurance website. This is an important document, and you should read it carefully and contact Gow-Gates should you have any questions regarding it.

Further information can be found on the Gow-Gates Football Insurance website.



The information shown here (apart from the actual policy documents) is prepared as a guide only and in no way affects, alters, or overrides the Terms, Conditions and Limitations of the Policies that set out the basis of the Insurance.

Arranging / Administering Insurance Cover

The Football NSW Insurance Programme has been arranged on behalf of all Insured Persons. The programme consists of four sections: Group Personal Accident, Public & Product Liability, Professional Indemnity and Management Liability.

The period of insurance for all policies is **31st October 2025 to 31st October 2026**.

All clubs affiliated with Football NSW and its affiliated associations are automatically covered under the programme from their inception date.



It should be noted that all clubs and players must be appropriately registered in Play Football and affiliated with Football NSW to be insured.

Who is Covered?

The insurance programme defines the **Insured** as:

Football NSW Limited and all affiliated clubs, branches, associations and their member clubs, and referee branches.

In addition, the programme extends cover to the following **Insureds and Insured Persons**:



Any appropriately registered player of the Insured, or any other person actively engaged in and appropriately registered in Play Football for the purpose of officiating or playing Football.

Officials and/or Co-opted volunteers acting on behalf of the Insured.

Coaches and referees

Directors, Officers, Committee Members and Employees.

Please refer to the relevant policy wording for further clarification and definitions of the Insured and Insured Persons under each policy of the programme.

Changes to the 2025-2026 Football NSW Insurance Program

The Football NSW Limited Insurance Programme has been updated for the 2025-2026 period, with the goal of ensuring that football within New South Wales remains sustainable and accessible for all participants. These updates align Football NSW with the overall National Football Insurance Programme, benefiting all Clubs, Associations, and Individuals while keeping the sport affordable.

The updated insurance programme summary for 2025-2026 is as follows:

Personal Accident		Liability		Management Liability	
Capital Benefits	\$100,000	Public Liability Limit	\$30,000,000	Limit of Indemnity	\$20,000,000 In the Aggregate
Capital Benefits (under 18)	\$20,000	Products Liability Limit	\$30,000,000	Directors & Officers	\$10,000,000
Capital Benefits (Paraplegia & Quadriplegia)	\$250,000	Advertising Injury Limit	\$30,000,000	Company Reimbursement	\$10,000,000
Excess Quadriplegia & Paraplegia	\$500,000	Property in Physical or Legal Control	\$500,000	Corporate Liability	\$10,000,000
Medical Benefits	75%	Professional Liability	\$5,000,000 and \$10,000,000 in the aggregate	Employment Practices Liability	\$10,000,000
Medical Benefits	\$2,500	Molestation	\$5,000,000 any one claim and in the aggregate	Statutory Liability	\$3,000,000
Medical excess	\$90 (Nil if with Private Health Fund)				
Loss of Income	85% up to \$250pw	Construction Limitation	\$500,000	Crime	\$5,000,000
Excess period	21 days				
Benefit Period	52 weeks				
Student Allowance	100% of \$250pw			Tax Audit Costs	\$250,000
Domestic Home Help	100% of \$250pw				
Injury Assistance	\$1,500				

It is highly recommended that players who are self-employed and/or do not have personal leave protection from their employer consider securing their own income protection insurance or taking out the Optional Personal Injury Top Up Cover.

To begin an application for the Optional Personal Injury Top Up Cover, please visit the [Gow-Gates FNSW Insurance website](#).

For any further questions or assistance, please contact Gow-Gates using the following email address:

football@gowgates.com.au.

Group Personal Accident

Who are the Insured Persons?

All Players and/or non-playing officials including team managers, referees, trainers, coaches, masseurs, committee members, directors, office bearers, administrators, employees, executive officers, selectors, ball persons, match commissioners, medical persons, physiotherapists, ambulance officers, voluntary workers and any other match day officials of the Insured(s).

When Is Cover Provided?

Under the **Personal Accident insurance**, cover is provided for Insured Persons whilst:

- Playing or officiating in official matches that are sanctioned by The Insured.
- Engaged in organised trials, training or practice (including practice matches) that are sanctioned by The Insured(s)
- Travelling directly to or from or between activities described in (a) or (b) above and the Insured's normal place of residence, place of education or place of employment;
- Staying away from the Insured Person's home district, including overseas travel, during a tour for the purpose of participating in representative matches and/or any other games duly authorised by The Insured.
- Engaged in administrative or organised social activities of The Insured(s); and
- Engaged in official football clinics, Come and Try days, and player, coach and official development activities sanctioned by The Insured.

What Benefits Are Covered?

Capital Benefits

This section provides a lump sum benefit to Insured Person's that suffer **permanent injury or death**.

Death cover is limited to \$100,000 (for over 18 years old)

Death and Capital Benefits cover is limited to \$20,000 (for under 18 years old)

The maximum sum insured under this section is \$100,000 (\$750,000 for Paraplegia / Quadriplegia) whilst participating in sanctioned activities.

There are percentages payable for various levels of injury as defined resulting in:

The Events		The Compensation
Injury as defined, resulting in:		
1.	Death	100%
2.	Permanent Paraplegia or Quadriplegia	100%
3.	Permanent Total Loss of sight in	
	(a) two eyes	100%
	(b) one eye	50%
4.	Permanent Total Loss of hearing in	
	(a) two ears	75%
	(b) one ear	25%
5.	Permanent Total Loss of use of	
	(a) two arms	75%
	(b) one arm	35%
6.	Permanent Total Loss of use of	
	(a) two legs	75%
	(b) one leg	35%
7.	Permanent Total Loss of use of	
	(a) two+ fingers	40%
	(b) two fingers	14%
	(c) one finger	4%
	(d) one thumb	5%
8.	Permanent Total Loss of use of	
	(a) two+ toes	40%
	(b) two toes	14%
	(c) one toes	4%
9.	Permanent Total Loss of use of	
	(a) two kidneys	75%
	(b) one kidney	30%
	(c) spleen	25%
	(d) liver	70%
	(e) two testicles	40%
	(f) one testicle	6%
(g) sexual function	45%	

Non-Medicare Medical Benefits

Non-Medicare Benefits

This section reimburses up to 75% of the actual **Non-Medicare Medical Expenses** after deduction from any reimbursement by a Private Health Insurance Fund OR up to the maximum amount of \$2,500, whichever is the lesser.

Benefit Period (each and every claim)	52 weeks
Excess (each and every claim)	\$90
	Nil if Private Health Insurance Fund

Non-Medicare Medical Expenses means:

- Expenses that are not subject to any full or partial Medicare rebate nor are they recoverable by You or the Insured from any other source and are incurred within twelve (12) calendar months of You sustaining Injury.
- They must be paid by You or the Insured on Your behalf and be for treatment certified necessary by a legally qualified medical practitioner, to a registered Private Hospital, physiotherapist, chiropractor, osteopath, nurse or similar provider of medical services. In respect of physiotherapy related expenses, these expenses must be medically certified by a Doctor or specialist as being necessary after every six (6) visits.

Non-Medicare Medical Expenses do not include any or part of any expenses for which a Medicare benefit is paid or is payable including the balance of monies due to be payable by You after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly known as the "Medicare Gap").

The insurer will not reimburse:

1. any expenses recoverable by You or by the Insured from any other insurance scheme or any plan providing medical or similar coverage or from any other source except for the excess of the amount recoverable from such other insurance/plan or source.
2. any expense to which Section 67 of the National Health Act, 1953 (Cth) (as amended) or any of the regulations made there under apply.
3. More than specified percentage of each claim less all deductions and the Policy excess.
4. Any expense which the Insurer is prohibited by law from paying



Due to the Section 67 of the National Health Act, 1953 (Cth) (as amended) or any of the regulations made there under apply, no cover is provided under this insurance for medical expenses which are payable (whether fully or partly) by Medicare (including the Medicare Gap).

Expenses that are generally **claimable** under this section are:

- Private Hospital Accommodation; *
- Ambulance Transport Cost;
- Chiropractic.
- Dental Services (to sound and natural permanent teeth only, does not include first or milk teeth, dentures, implants and dental fillings);
- Ancillary Medical Procedures;
- Theatre Fees in Private Hospital where a Medicare rebate is not available.
- Orthotics, Splints and Prosthesis where an Insured Person's Medical Practitioner considers them medically necessary for the treatment of the Bodily Injury.
- Hire of Artificial Aids certified as necessary by the Insured's Person's Medical Practitioner.
- Physiotherapy Benefits; ** and
- MRI Scans.***

*If an insured person is admitted to private hospital as a result of a covered accident, the policy will cover Private Hospital accommodation. Cover will only be available for Non Medicare Medical Expenses incurred subject to the percentage and maximum sum insured as noted in the schedule.

** If an Insured Person requires physiotherapy treatment within twelve months of a covered accident, the policy covers a higher percentage for the initial visits, with the coverage gradually reducing for subsequent visits. This is subject to the maximum payment limit and Excess as outlined in the Schedule.

Examples of expenses that are **not claimable** under this section include:

- Doctor's fees;
- Surgeon and Surgeon's assistant fees;
- Anaesthetist fees;
- X-Rays;
- MRI Scans;*** and
- Public Hospitals.

***MRI scans are generally claimable through Medicare, however sometimes the referrer and/or provider is not registered with Medicare, and the costs are claimable through the Group Personal Accident insurance.

Loss of Income

Weekly Benefit	Maximum 85% of gross income or \$250 x 52 weeks (whichever is the lesser)
Excess	21 days

Overseas Cover

The Group Personal Accident cover and Liability policies extend to cover insured players, coaches and officials whilst overseas as outlined above (the Liability policy excludes **USA and Canada**).



Liability cover is excluded in USA and Canada

Although the Group Personal Accident insurance provides limited cover for players overseas, it is recommended that additional Travel Insurance be effected for all players, coaches and officials to complement the cover provided. Travel Insurance policies generally provide high limits of medical expense cover (the policy limits medical expenses to \$2,500 per injury and does not include coverage for illness) as well as other covers such as baggage, money, loss of deposits, cancellation of travel, emergency assistance and repatriation, etc. If effecting travel insurance separately **it is important the policy does not exclude injuries arising from playing Football.**

Generally, a Travel Insurance policy can be arranged with an insurance company which compliments the existing Personal Accident coverage and does not exclude injuries resulting from Football. Please contact Gow-Gates Insurance Brokers for further information.

Overseas Players

Special consideration should be given to players who are not [permanent?] residents of Australia and playing for your club. Although eligible for claims under the non-Medicare Benefits section of the policy, they may not be entitled to Medicare and could incur substantial medical expenses for which there is no insurance cover available under the policy.

What Injuries are not covered?

The Group Personal Accident policy provides cover for injuries that occur accidentally whilst playing, training, officiating, and administering Football. The policy contains some exclusions. Claimants are unable to claim for any treatment for injury after returning to training or playing

The **Exclusions** under this policy include but are not limited to:

No compensations are payable under this Policy for any Insured Event resulting from Injury:

1. Suicide or attempted suicide, intentional self-injury, under the influence of alcohol or drugs, mental sickness, nervous anxiety, depression, emotional disorders or stress related conditions.
2. The Insured Person engaging in or taking part in any Sport other than Football.
3. The Insured person taking part in hazardous and/or dangerous pursuits or past times.
4. War, invasions, acts of foreign enemies, hostilities, riots, strikes, civil commotion, military or usurped power, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
5. Pregnancy or related complications.
6. All claims arising out of the Insured Person's failure to seek or follow the advice of a Medical Practitioner.
7. Contracting a sexually transmitted disease, abortion or infertility treatment and also medical operations or treatments which are not medically necessary, including cosmetic or beauty treatments.
8. No cover is provided for any benefit payment that would constitute the carrying out of a "Health Insurance Business" as defined under the Private Health Insurance Act, 2007 (Cth) or any succeeding legislation to that Act or would result in a breach of the provisions of the Health Insurance Act, 1973 (Cth) or the National Health Act, 1953 (Cth)

How to Make a Claim

When one of your players is injured and a claim is to be submitted, the following process should be followed:

01

Step 1

A claim can be lodged online here: <https://football.claimsgateway.com/login>.

02

Step 2

The insured person completes the Online Claims Submission (including the downloadable sections to be completed by your club).

03

Step 3

The authorised club declaration is required to be signed for the purposes of verifying the details stated on the claim form in the appropriate section of the claim form. Please note that it is the authorised club office bearer's responsibility to ensure that all questions are fully answered, and the claim form is signed.

04

Step 4

Upload the signed documents and any claimable receipts in the Online Claims Portal to progress your claim.

All claims for the Loss of Income (Weekly Benefits) Benefit must contain the following information:

- The Physician's Statement will need to be completed by the main doctor, surgeon, physio or dentist.
- You will need to have your employer complete the Employer's Statement.

Public and Product Liability Policy (including Professional Indemnity)

The Insurance Programme includes a Broadform Liability Policy. This policy has been designed to provide protection for Sporting Bodies, Associations and Clubs. The Broadform Liability Policy incorporates two types of cover;

- Part 1. Public and Products Liability Insurance, and
- Part 2. Professional Indemnity Insurance

Part 1. Public and Products Liability Insurance

When Is Cover Provided?

This policy provides indemnity to the Insured for all amounts which the Insured becomes legally liable to pay as compensation for personal injury, property damage, and/or advertising liability, happening during the period of insurance caused by an occurrence in connection with the Insured's premises or business whilst participating or administering Football subject to the terms, conditions, provisions, exclusions, and limits of liability incorporated in the policy.

The indemnity provided under the policy protects the Association, Club and/or Insured Persons for the legal liability to third parties for:

- Personal Injury
- Property Damage
- Legal Defence Costs following an occurrence under the policy

Whilst actively engaged in all organised activities connected with the sport including responsibilities as landlord, tenants, property owners and organisers of social and fund-raising activities for and on behalf of the Insured(s).

The limits of liability under this policy are as follows;

Cover	Limit of Liability	Excess
Public Liability	\$30,000,000 any one occurrence	Personal Injury – Nil Property Damage - \$1,000 each & every occurrence inclusive of Supplementary Payments
Products Liability	\$30,000,000 any one occurrence and in the aggregate for any one policy period	\$1,000 each & every occurrence inclusive of Supplementary Payments
Advertising Injury	\$30,000,000 any one occurrence	\$1,000 each & every occurrence inclusive of Supplementary Payments

There are limitations and restrictions on any insurance policy, and these are detailed further in the Policy Wordings on the Gow Gates Insurance website. We would however like to draw your attention to the following specific limitations and/or exclusions under the Public and Products Liability section of the policy:

a) Specified Activities Exclusion

This Policy does not cover liability in respect of Personal Injury, Property Damage or Advertising Liability arising out of or caused by or in connection with the following activities undertaken by or on behalf of the Insured;

Erection of temporary structures by the Insured.

However, this exclusion shall not apply to the Insured's vicarious liability where the Insured has engaged a third party to erect and dismantle temporary structures. It is further agreed this third party must provide proof of liability insurance.

***Temporary Structures** means any constructed or erected structure for the purpose of a viewing platform or filming of soccer. Temporary structures does not include any fixed structure.*

Please be aware that erecting your own temporary scaffolding/viewing platforms for the purpose of recording/watching football is not covered in the event of a claim arising out of third-party injury and/or property damage.

Utilising the services of a third-party entity to provide and erect these structures is covered under the policy for your vicarious liability in the event injury or property damage occurs. You must ensure your club sights and retains a copy of the third-party service provider's Public and Products Liability Certificate of Currency.

Gow-Gates recommends the following as examples of good risk management practices:

- Third party providers to hold at least \$20,000,000 Public and Products Liability Insurance.
- A clearance zone around any temporary structure, to ensure that in the event of collapse, no other spectators or personnel are within the vicinity.
- Structures to be assessed and tagged at regular intervals to ensure high levels of maintenance and safety.
- Temporary structures are assembled and disassembled frequently and not allowed to stand whilst not in use/required.
- Structures used are designed specifically for use as filming and/or viewing platform.
- Access provided via staircase and not ladders where possible.
- Access should take into consideration of need to move potentially large equipment up and down for filming purposes.
- Number of persons accessing and using the equipment is kept to a minimum.
- Where feasible, a permanent structure should be considered.

b) Participation by Insured Persons in the Sport of Football (PARTICIPANT LIABILITY);

Please note: The Insured is indemnified in respect of a claim for personal injury or property damage brought by, or in respect of, a participant competing and/or practising in a covered activity. This insurance does not apply to claims or accidents brought by one participant against another participant for personal injury or property damage occurring whilst competing and/or practising in a covered activity.

The above restriction does not apply to the Member Federation, Club or Entity named in the Policy Schedule, or the committees thereof, where the injury or property damage was neither known to them or at their direction.

c) Service Providers Vicarious Endorsement (E.g. Fireworks operators, Amusement Ride operators, Caterers etc.)

This Policy does not cover liability in respect of Personal Injury or Property Damage arising out of or caused by or in connection with the Insured's service providers. A service provider means anyone engaged by the Insured to provide goods or perform a service. Service providers include but are not limited to security services, amusement operators, pyro technicians, entertainers, food vendors, stall holders, sound & lighting companies & Contracted Labour but does not include volunteers or the Insured's employees. However, this exclusion shall not apply to the Insured's vicarious liability arising from an act, error or omission of service providers that have provided the Insured with proof of liability insurance.

Gow-Gates always recommend that any third parties engaged to provide any services to your club should have adequate and current insurance in place for both their company and their employees. If evidence of insurance is unable to be provided extreme caution is advised in respect to engaging external companies of any nature so as not to expose the club to an 'uninsured loss' scenario.

Please note that some activities, and particularly high-risk activities require specific approval/sanctioning by Football NSW and Insurer. Please contact Football NSW or Gow-Gates for further advice.

d) Construction Limitation

This Policy does not cover Personal Injury or Property Damage arising out of or in any way connected with the construction, erection, alteration, demolition of and/or addition to buildings by or on behalf of the Insured. However, this exclusion shall not apply to the construction, erection, alteration, demolition of and/or addition to buildings by or on behalf of the Insured where the total value of such works does not exceed \$500,000.

When Is Cover Not Provided?

Exclusions include, but are not limited to, claims arising:

- In respect to occurrences in North America (Definition includes United States of America and/or Canada). It should be noted that cover provided for the Insured in North America only applies to:
overseas business visits by any of the Insured's directors, partners, officers, executives or employees but not where they perform manual work in North America.
- Liabilities assumed under a contract other than a contract for lease or hire of real or personal property other than a provision which requires an indemnity in respect of the subject matter of the lease or hire agreement.
- Liabilities arising out of or in any way connected with the construction, erection, alteration, demolition of and/or addition to buildings by or on behalf of the Insured except where the total value of such works does not exceed \$500,000. Please contact Gow-Gates if you or your club is considering works exceeding this amount.
- Liabilities arising out of or caused by or in connection with:
 - The human immune deficiency virus (HIV) or any mutation, derivation or variation thereof.
 - Any HIV related illness including but not limited to acquired immune deficiency syndrome (AIDS) or any mutation, derivation or variation thereof.



Please refer to the full list of exclusions within the policy schedule and policy wording in the Gow-Gates insurance website.

Part 2: Professional Indemnity Insurance

When is Cover Provided?

This policy provides coverage for the Insured's legal liability to pay compensation or damages for personal injury and/or property damage resulting from a breach of professional duty in the sport of Football by reason of an act, error or omission committed or alleged to have been committed in connection with the Insured's Football activities.

Insured Persons are protected whilst administering, officiating, refereeing or coaching on behalf of the Association or Club.

Cover	Limit of Liability	Excess
Professional Indemnity	\$5,000,000 any one occurrence and \$10,000,000 in the aggregate any one period	\$1,000 each & every occurrence inclusive of Supplementary Payments

When Is Cover Not Provided?

The exclusions and limitations under this part of the policy include but are not limited to:

- Liabilities arising from claims occurring within North America (including USA and/or Canada)
- Known Circumstances that are not notified to the insurer during the policy period
- Actions prior to the Retroactive Date – This insurance may be limited by a retroactive date which is stated below and in the schedule. The policy does not cover any claim arising from actual or alleged act, error, omission or conduct occurring prior to such retroactive date. Please refer to the policy schedule on the Gow-Gates insurance website for each Member Federations respective Retroactive Date.
- Liabilities arising from or in connection with advice, consultancy, specification, supervision or other Professional Duty given or undertaken by the Insured not in relation to Football Activities.

It must be noted that the Professional Indemnity policy is a **claims made policy**. This means that the policy indemnifies for claims first made against you and notified to the Insurer during the period of insurance. It is therefore extremely important that notification is given immediately to Gow-Gates or the Insurer as soon as you are aware of any circumstance that may lead to a claim.



Please refer to the full list of exclusions within the policy schedule and policy wordings and "Breach of Professional Duty Extension" on the Gow-Gates insurance website.

Management Liability (incl Directors' & Officers' Liability)

When Is Cover Provided?

Football NSW's Insurance Programme includes a Management Liability policy for Clubs and Associations. The Management Liability section has been designed to provide protection for your directors, executive officers, committee members, officeholders or Office Bearers of the Club, Association or entities specified in the Policy Schedule but only whilst acting within the scope of their duties in such capacity and only if they have acted lawfully in such capacity and in accordance with the lawful direction/directions of the Club, Association or entities specified in the Policy Schedule.

The cover also protects the Club against legal actions or civil proceedings made against the Club or its officials for any wrongful act, employment breach and/or employee fraud that is notified to the insurer during the period of insurance.

Policy Limit: \$30,000,000 Combined Limit

Incidents and events that are covered by this policy include:

Coverage Parts:	Limit of Liability	Excess
Directors' & Officers' Liability/ Company Reimbursement	\$10,000,000	Nil/ \$5,000
Employment Practices Liability	\$10,000,000	\$25,000
Statutory Liability	\$3,000,000	\$25,000
Company Liability	\$10,000,000	\$25,000
Crime Loss	\$5,000,000	\$25,000



Please refer to the full list of sub limit, deductibles and exclusions within the policy schedule and policy wording contained on the Gow-Gates insurance website.

Cover Is Provided

Anywhere in the world excluding United States of America and Canada.

Examples of the cover provided to the insured includes:



Employment Practices Liability (covering Football NSW, Affiliated Associations and Clubs)

A club dismisses their first-grade coach. The coach alleges that their severance package was not complete and takes the club to Fair Work Australia. Defence costs and damages payable by the club are covered (however, if the club had erred in its calculation, the amount that they should have paid originally can't be claimed, only the damages and defence costs awarded).

Directors' & Officers' Liability (covering Football NSW, the individual Directors, Officers and Committee Members)

A Club Committee member writes a defamatory remark regarding an opposing Club's coach in the newsletter. The opposing coach sues the offending official for damages. The damages and the defence costs for the Official are covered (subject to the limits of indemnity provided under the policy).

Company Liability (covering Football NSW, Affiliated Associations and Clubs)

In the example of defamation, if the opposing coach also sued the Club, the damages and defence costs for the Club are covered under this section.

Crime Loss (covering Football NSW, Affiliated Associations and Clubs)

A club treasurer embezzles \$100,000 from their club by misappropriating the membership fees. The investigation costs (up to \$100,000) and the lost club funds (up to \$250,000) can be claimed.

However, the Crime Loss section is subject to the following clause within the policy:

This extension shall not cover Crime Loss arising out of, or in any way related to only one individual's signature or authorisation being required to validly sign cheques, issue electronic funds transfer, prepare cheque requisitions, handle bank deposits, reconcile bank statements, or refund monies in excess of \$1,000.00 in value without the independent review and approval from at least one other person of equal seniority who must examine the supporting vouchers or requisitions or verify the transaction;

You must provide adequate proof to substantiate a Claim with relevant evidence of a Crime Loss. This includes, but is not limited to, the following:

- A. adequate proof of the quantum of Crime Loss.
- B. all facts attributable to the Crime Loss, including, but not limited to, the perpetrators and other relevant parties, any CCTV footage or witness statements, activities that lead to the Crime Loss, and period of time such activities have been evident.
- C. highlighting security or control weakness and discussion around how these weaknesses will be addressed.
- D. all supporting documentation and pertinent date and records.

When Is Cover Not Provided?

The **exclusions** and **limitations** under this part of the policy include but are not limited to:

a) Known Circumstances that are not notified to the insurer during the policy period

b) Specific Matters Exclusion

It is declared and agreed the insurer will not be liable for any Loss arising out of any Claim, or for Defence Costs incurred in respect of the use (or alleged use) by any person of a performance enhancing substance or a substance banned by the Australian Sports Drug Agency and/or World Anti-Doping Agency.

- **'Insured Versus Insured Endorsement**

This endorsement expands Extension 3.12 – Insured vs Insured Cover – to provide protection for certain internal claims that are normally excluded under a Management Liability policy. It covers situations such as claims between directors or officers, claims brought by independent shareholders, regulators acting independently, and insolvency practitioners like liquidators or administrators. In addition, it now also covers claims brought in the name of the company itself, subject to an excess of \$50,000 (or the excess stated in the schedule, if greater).

All other terms of the policy remain unchanged.

c) Molestation Exclusion

The insurer will not be liable for Loss arising directly or indirectly out of any of the following:

- (i) any Molestation of a person committed by or on behalf of the Insured; or
- (ii) where any Molestation arises from any failure in the Insured or the Insured's: systems, procedures, work practices, monitoring, reference checking, premises, staffing levels, failure to heed warnings, or any other shortcomings in management; or
- (iii) any physical or mental injury, shock or psychiatric injury occasioned to any individual directly or indirectly as result of the Molestation of a person; or
- (iv) any criminal or civil proceedings or any inquiry arising from Molestation of a person; or
- (v) any allegations in relation to (a) to (d) above, whether or not true; or
- (vi) any economic or consequential loss of any kind arising from any of the matters in (a) to (e) above.

"Molestation" means assault, malicious wounding, murder, sexual interference, sexual assault, or the commission of a sexual offence in all cases regardless of the consent of the individual molested.

d) Insolvency

The insurer will not be liable for Loss in respect of any Claim:

arising directly or indirectly out of, or attributable to the insolvency, winding up and official management of the Insured Entity, the appointment of a receiver, controller or administrator, inability to pay debts, entering arrangements with creditors, actions that hinder creditor or employee recoveries, or any charges or encumbrances over the entity.

In addition, the Extended Reporting Period (Section 10.8) is removed.

IMPORTANT NOTE: CLAIMS-MADE AND NOTIFIED INSURANCE

This policy contains coverage on a claims-made and notified basis. This means that this policy only covers Claims (as defined) first made against you during the Policy Period (as defined) and notified to the insurer in writing during the Policy Period. This policy does not provide cover for any Claims made against you during the Policy Period if at any time prior to the commencement of the Policy Period you became aware of facts which might give rise to those Claims being made against you.

Section 40(3) of the Insurance Contracts Act, 1984 (Cth) provides that where you gave notice in writing to the insurer of facts that might give rise to a Claim against you as soon as was reasonably practicable after you became aware of those facts but during the Policy Period, the insurer cannot refuse to pay a Claim which arises out of those facts, when made, because it was made after the Policy Period had expired.

This policy does not cover Claims arising out of, based upon or attributable to any:

- a. facts alleged or the same or related acts, errors or omissions alleged or contained in any Claim which has or should have been notified or in any circumstances of which notice has or should have been given under any policy of which this policy is a renewal or replacement or which it may succeed in time; or
- b. any pending or prior civil, criminal, administrative or regulatory proceeding, investigation, arbitration or adjudication as of the Continuity Date (as defined) or alleging or deriving from the same or essentially the same facts as alleged in such actions.

It is therefore important that written notification is given immediately to Gow-Gates or the Insurer as soon as you become aware of a claim or any circumstance that may lead to a claim.

Important Information

Cyber Insurance

Cyber risk is an exposure that no organisation can escape, and the financial impact of cybercrime, business interruption, and privacy events are now felt within all industries.

Organisations with access to private, confidential information about their customers have a responsibility to keep it secure, with the new privacy laws introduced this responsibility is heightened. Equally, organisations who have a web presence or a dependency on technology have emerging content and transactional exposures that can leave them open to cyber risk attack and hacking. Cyber insurance can be designed to protect first party and third-party cyber exposures that arise when a company's data and/or customer information is breached or stolen including the following:

- Cover for your civil liability resulting from data breaches;
- Contractual fines coverage, including credit card company and PCI fines, arising from privacy breaches;
- Cover for your own costs to notify individuals in the event of a privacy breach where required by law the cost of actions taken to mitigate a larger liability claim;
- System repair and restoration cover in the event of accidental damage to data, including a computer virus or hack attack;
- Cover for your lost revenue arising from system downtime after a computer virus or hack attack;
- Electronic fraud coverage;
- Cover for your liability arising from a breach of statutory ecommerce duties;
- Media liability cover for electronic content, including intellectual property rights infringement and defamation
- Court attendance costs

Football NSW Clubs and Associations face a significant financial threat from cyber-attacks, as these malicious incidents can largely disrupt their regular operations. Therefore, it is crucial for Associations and Clubs to maintain a high level of vigilance and readiness to safeguard their digital assets and overall IT security.

With the frequency and sophistication of cyber-attacks on the rise; sports clubs, particularly football Clubs and Associations, must remain vigilant and proactive in implementing measures to effectively manage these risks.

Please note: there is not a current Cyber policy in place for Football NSW Clubs and Associations, unless otherwise arranged separately. Please contact football@gowgates.com.au and request a quotation for a Cyber Policy.

Cyber Claims Example:



Background:

Matilda Park FC (The Club) is a prestigious club which plays in the State Football Competition.

The Club is preparing for a new season and as such are currently sourcing contents, stock and kits for the upcoming season. The Club's treasurer received an invoice from their usual kit supplier for various team kits which the Club has ordered for its members. Upon confirmation, the treasurer received an email a couple of weeks later, stating that the supposed supplier had a new bank account and requested payment to be made to this new account.

A month later, the club received an additional email containing an invoice for the ordered kits. The treasurer rang the kit supplier and relayed to them they had already paid the previous invoice they sent. The kit supplier informed the treasurer that they had previously not enclosed a previous invoice, and payment was now required within 14 days otherwise the kits would not be delivered. The treasurer checked the email received previously and noticed that the email address was not the usual email address (albeit very similar).

Response – Without Cyber Insurance:

Upon realising the discrepancy, the treasurer reported the Cyber-crime to the Australian Federal Police (<https://www.afp.gov.au/what-we-do/crime-types/cyber>) and sought advice from the Club's financial institution. The financial institution noted the payment reference number and notified the Club that they would attempt to track down the fraudulent payment, however, made no promises as to how successful they would be.

The Club is now extremely concerned about its financial viability as they do not have sufficient funds to pay the correct invoice.

Response – With Cyber Insurance:

The insured was able to contact the insurer's 24/7 Incident Response Plan. Following the Insured notifying the hotline, a responder was appointed immediately and contacted the bank directly to inquire as to whether the funds were recoverable. Unfortunately, due to the large amount of time which had lapsed since paying the fraudulent invoice, they were informed that the money was not recoverable.

As the Club opted for Cyber Insurance and elected for the Cyber Crime provision of the Policy, the insurer paid the entire invoice to the kit supplier which amount had been previously paid for by the club's treasurer into the fraudulent bank account.

Following the settlement of the claim, the insurers incident response team provided additional training to the Club treasurer and reiterated the importance of cybercrime awareness and suggestions on how to improve the club's internal controls.

Please contact football@gowgates.com.au and request a quotation for a Cyber Insurance Policy.

How to Make a Claim

How to Make a Claim

1. Public and Products Liability
2. Professional Indemnity
3. Management Liability

If you know of an incident that may give rise to a claim in respect of any of the three abovenamed **Liability policies**, please notify Gow-Gates immediately.

Do not admit liability – this is a condition of your policy, as it is with most types of insurances, and the question of liability will be handled by the insurers and their legal representatives.

Please visit the following website Football NSW for all association and clubs claim. Alternatively, please email football@gowgates.com or call (02) 8267 9999 to discuss the matter.

Gow-Gates will confirm receipt of your claim or contact you should additional information be required.

Special Notes:

The Professional Indemnity and Management Liability sections of the policies are **Claims-made and notified policies**.

This means that the policies will respond to:

- (i) Claims first made against you and reported to the Insurer during the Period of Insurance.
- (ii) Any circumstances of which you become aware during the Period of Insurance which could give rise to a future claim provided you informed the Insurer in writing as soon as practicable, within the Period of Insurance, of such circumstance.

The Policy will not cover you for Liability resulting from any claim, matter, occurrence or circumstance arising from any act, error or omission committed or alleged to have been committed:

- (i) prior to retroactive date, if any, specified in the respective policy Schedule.
- (ii) of which you were aware before the commencement of the Insurance.

Do not appoint your own legal representative without first speaking to Gow-Gates or without Insurer approval. You must advise the Insurer immediately you become aware of a circumstance which could result in a claim being under any of these three policies in the future.

Who Can I Talk to About an Issue Or Complaint?

Under the following policies underwritten by Sportscover Australia Pty Ltd or SLE Worldwide Australia Pty Limited:

Personal Accident Insurance

- First talk to Gow-Gates for the matter to be raised with the insurer. Ask for the Gow-Gates Sports Claims Manager.
- If this does not resolve the matter or You are not satisfied with the way a complaint has been dealt with, You should write to:
 - The Complaints and Dispute Resolution Team
 - Sportscover Australia Pty Ltd
 - Wheelers Hill Victoria 3150
 - Email: idr@sportscover.com

Public and Products Liability and Professional Indemnity Insurance

- First talk to Gow-Gates for the matter to be raised with the insurer. Ask for the Gow-Gates Sports Claims Manager.
- If this does not resolve the matter or You are not satisfied with the way a complaint has been dealt with, You should write to:
 - SLE Worldwide Australia Pty Limited
 - Level 11, 56 Clarence Street Sydney NSW 2000
 - Or by Telephone: 02 9249 4850

Management Liability

- First talk to Gow-Gates for the matter to be raised with the insurer. Ask for the Gow-Gates Sports Claims Manager.
- If this does not resolve the matter or You are not satisfied with the way a complaint has been dealt with, You should write to:
 - Insurance Australia Limited (CGU)
 - GPO Box 244 Sydney NSW 2001
 - Or by Telephone: 02 8661 8016

Certificates of Currency

Under the Insurance programme your club is covered for Public & Product Liability insurance for an amount of up to \$30,000,000.

You can download a copy of your Certificate of Currency on our website by selecting the “Certificate of Currency” tab. Any issues or if you do not have access to the internet, please contact our office:

Website: [Football NSW](http://FootballNSW.com.au)

Email: football@gowgates.com.au

Phone: (02) 8267 9999 or 1300 469 428 toll free

Other Insurance Requirements

The cover provided under the program is not “comprehensive” and Football NSW encourage all players and officials to take out Private Health Insurance, Life Insurance, ‘top up’ insurance and any other insurance over and above the coverage provided by this programme to suit their individual needs and personal circumstances. There are several other insurances that the club should consider. A summary of some follow:

Top Up Insurance

Participants can choose to purchase Loss of Income Top Up Coverage to a maximum of \$500 per week or \$750 per week Please refer to the Top Up Section at <https://football-top-up.rfgateway.com.au/> for full benefits and limits, and further specific information.

Workers Compensation

All states of Australia require employers to hold Workers Compensation insurance for workers (as defined under the various state acts). If you are paying persons for work performed, they may be a ‘deemed worker’ under the legislation and you will be required to hold a Workers Compensation Insurance policy.

Regarding remunerated players generally they will be exempt from the various state workers compensation systems however different rules apply for different states and as such we suggest that you refer to your Member Federation for guidance.

Travel Insurance

Travel Insurance is designed for people that require Travel Insurance coverage either for themselves, family & travel companions or in the case of sport, travelling

teams while travelling domestically or internationally. The policy provides cover for cancellation charges, medical expenses, additional accommodation expenses, loss of personal baggage etc. It is important that the insurer you choose does not exclude claims arising from participation in your sport. Please contact Gow-Gates for details of this insurance that includes cover for an accident as a result of participating in your sport.

Property Insurance

- a) Is it time you reviewed your Football Clubs property insurance?
- b) Are your club assets adequately protected?

Insurance can be arranged for club property and money against fire, burglary, malicious damage, storm and other events. Please contact Gow-Gates to discuss your options and ensure adequate insurance cover protection. Gow-Gates have recently partnered with a reputable insurance company to develop a competitive product for Football Clubs which includes coverage for your:

- a) Clubhouse, changing rooms and toilets
- b) Training and Game Day Equipment (Tackling Bags, Goal Posts, Line Markers etc)
- c) Electronic Scoreboards and Signage
- d) Canteen/Bar Stock
- e) Club Uniforms, Jerseys and other apparel
- f) Kitchen Equipment (BBQ’s, Pie Warmers, Fridges)

Simply complete the Sports Property Insurance Form [Property-Insurance - Application Form](#) or alternately contact Gow-Gates to discuss your options and ensure adequate protection.

Should you have any inquiries regarding these insurances please do not hesitate to call Gow-Gates on 1300 469 428 and ask for the Sports Team.

Contact Details

Claims

Online Claims Portal - please contact Gow-Gates via;

Website:	Online Claims Portal
Email:	football@gowgates.com.au
Phone:	(02) 8267 9999 or 1300 469 428 (toll free)

Sports Personal Accident Online Claim Submission and Status of a Claim

Link: [Online Claims Portal](#)

Completed Claim Forms and other Claims Documentation

Upload to the Online Claims Portal or send to Gow-Gates Insurance Brokers Pty Ltd:

Email:	sportclaims@gowgates.com.au
Phone:	(02) 8267 9999 or 1300 469 428 (toll free)
Mail:	Gow-Gates Insurance Brokers Pty Ltd GPO Box 4731, Sydney NSW 2001

General Enquiries

Please direct all general inquires to Gow-Gates :

Phone:	(02) 8267 9999 or 1300 469 428 (toll free)
Fax:	(02) 8267 9998
E-mail:	football@gowgates.com.au
Postal:	GPO Box 4731, Sydney NSW 2001
Street:	Level 8, 491 Kent Street, Sydney NSW 2000
Contacts:	Ask for the Football Sports Insurance Team
Website:	www.gowgates.com.au

Please refer to the Gow-Gates Insurance Brokers' website to view our Financial Services Guide: [Financial Services Guide and Code of Practice \(gowgates.com.au\)](#)



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