

Fact Sheet Insurance

Club Activities

Background

It is recognised within any community-based sporting Club that the activities provided for Members may extend beyond the traditional aspects of the sport. In an effort to engage broader Membership for a longer period Clubs will seek to offer activities that are beyond their definition as a 'gymnastics' club. Activities beyond their definition of a gymnastic club are only covered if they have been approved.

These activities often give rise to questions regarding the relevant cover applied within Gymnastics Australia's (**GA**) National Risk Protection Programme and below we have sought to clarify some of the more common queries.

Important assumptions are made throughout the following information regarding the status of Clubs and Coaches, such as:

- Clubs are affiliated for the current year;
- Clubs disclose the relevant programs they deliver in their affiliation (e.g. MG, recreation, etc.);
- Coaches are renewed/registered Members for the current year; &
- Coaches are appropriately accredited for the Programs they are conducting.

Scenarios

Following are a series of activities that may be conducted by Clubs in their efforts to engage Members. These activities are described in the terms in which they are covered within the [National Risk Protection Programme](#).

1. Birthday parties – Birthday parties are covered for athlete members, new members and prospective members (participating in gymnastic activities ONLY).
2. Holiday camps – Holiday programs are covered for gymnastics activities and general games (e.g. treasure hunt, card games, puzzles).

It is important to note that within the above two activities, cover is not extended for unsupervised 'free play'; qualified supervision is required at all times.



3. Casual classes – Casual classes are only covered for a four week window for prospective members to try out, i.e. after the fourth week from initial contact ongoing participants must be registered or cover will cease.
4. Dance classes - Dance classes are covered where the dance is specific to the artistic elements of gymnastics, e.g. Women's and Rhythmic include ample components of dance and where participants are registered as gymnastics athlete members.

Please note: *If the dance style does not fit within the artistic element, then it would fall under a circus and dance policy separate to the GA National Risk Insurance Programme. Clubs are advised to contact [JLT Sport](#) and ask for a circus and dance quote/policy available to affiliated GA Clubs.*

Disclaimer: *Please note that this information is not intended to constitute legal advice, and is provided by Gymnastics Australia as general information only. You should not rely on it without first verifying the accuracy, completeness and currency of the material, its relevance to your individual circumstances and, where appropriate, obtaining specific legal advice.*

