

Fact Sheet

Insurance

Working with Schools

Background

The work that Clubs and Coaches undertake with schools is an important component of an overall recruitment and retention strategy; in both attracting new members and providing Club personnel with additional work opportunities.

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 scenarios experienced by Clubs and Coaches in their work with schools and the application of cover:

1. A school group visits a Club for instruction by a Club Coach

Answer: The Club is covered under GA's [Public Liability](#) insurance, whilst the Coach is also covered by the Public Liability and [Professional Indemnity](#) policies for claims brought against them that relate to these sections of cover. *Criminal charges are not covered under the policies.* The participants are not covered under GA's [Personal Accident](#) cover unless registered to the Club, as this cover is for registered members **ONLY**.

Action taken against the Coach will claim against the Public Liability and Professional Indemnity insurance covers, which are in place to protect the Coach. Not all schools have personal accident cover in place for students.

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.

2. Coach visits a school to instruct on behalf an affiliated Club

Answer: The Coach is covered under GA's Public Liability and Professional Indemnity for claims brought against them that relate to these sections of cover. *Criminal charges are not covered under the policy.* The children are not covered under GA's Personal Accident insurance, as this cover is for registered members **ONLY**. Action taken against the Coach will claim against the Public Liability and Professional Indemnity insurance covers, which are in place to protect the Coach. Not all schools have personal accident cover in place for students.

3. Coach (as a private contractor) visits a school to instruct students and utilises school equipment

Answer: The Coach is covered under GA's Public Liability and Professional Indemnity for claims brought against them that relate to these sections of cover. *Criminal charges are not covered under the policy.* The children are not covered under GA's Personal Accident insurance, as this cover is for registered members **ONLY**. Action taken against the Coach will claim against the Public Liability and Professional Indemnity insurance covers, which are in place to protect the Coach. Not all schools have personal accident cover in place for students.

4. School group hiring Club venue and using school teachers to instruct (no Club Coaches involved)

Answer: The Club should have a hire agreement in place that indemnifies them from all claims, unless the Club contributed to the claim. The hirer must be aware of the risks involved with using the Club's equipment and sign off that they are qualified or are experienced in using the equipment. All equipment must be safety checked by the Club before hiring it to Third Party (school, etc.).

Any equipment damage sustained during the course of activities will be at the Club's expense. Clubs may choose to access JLT Sport's [Sport Asset Protect](#) cover to ensure appropriate and adequate cover is in place.