

SPORTS CLUBS

AUSTRALIAN FOOTBALL NATIONAL RISK PROTECTION PROGRAMME

JLT Sport has identified FOUR different club structures that football clubs may operate under. Find the description that fits your club to learn what insurance cover your club has under the Australian Football National Risk Protection Programme.

1 STANDARD FOOTBALL CLUB

EXAMPLE

The Rochester Football Club Inc.
A club incorporated as a football club.
Conducts football and social activities.

PUBLIC LIABILITY COVER

COVERED under the Australian Football National Risk Protection Programme – \$30,000,000 limit

CLUB MANAGEMENT LIABILITY COVER

COVERED under the Australian Football National Risk Protection Programme – \$10,000,000 limit (various covers)

2 FOOTBALL & NETBALL CLUB

EXAMPLE

The Rochester Football & Netball Club Inc.
A club incorporated as a football and netball club.
Conducts football, netball and social activities.
The football and netball clubs no longer incorporate as individual clubs.

PUBLIC LIABILITY COVER

COVERED under the Australian Football National Risk Protection Programme – \$30,000,000 limit only in respect of football related activities.

For example, best and fairest functions, mid-year balls, trivia nights of the football club etc. No cover will be provided for any netball specific activities.

The netball component of the Club will need to check its own insurance arrangements to ensure there are no gaps in coverage.

CLUB MANAGEMENT LIABILITY COVER

COVERED under the Australian Football National Risk Protection Programme – \$10,000,000 limit (various covers) only in respect of football related activities.

The netball component of the Club will need to check its own insurance arrangements to ensure there are no gaps in coverage.

3 SPORTS CLUB 1

EXAMPLE

The Rochester Sports Club Inc.
An incorporated club that combines a number of different sports or activities, for example; football, cricket, tennis and darts. Also hosts various social functions.

PUBLIC LIABILITY COVER

COVERED under the Australian Football National Risk Protection Programme – \$30,000,000 limit only in respect of football related activities (including those football activities organised by the Sports Club).

The overarching Sports Club may need to take out its own Public Liability policy to cover this entity for any non-football related activities.

CLUB MANAGEMENT LIABILITY COVER

NO coverage under this policy for the incorporated Sports Club.

The Sports Club will need to take out its own Club Management Liability policy.

4 SPORTS CLUB 2

EXAMPLE

The Rochester Sports Club Inc.
A separately incorporated body that sits as an umbrella body while individual sports clubs remain independently incorporated. Each club may have representatives sitting on the board or committee of the Sports Club.
The various clubs continue to maintain and operate their individual incorporation status below the overarching Sports Club.

PUBLIC LIABILITY COVER

The legal entity that is the Football Club is covered as per a Standard Football Club.

The overarching Sports Club may need to take out its own Public Liability policy to cover this entity.

The other sports making up the Sports Club would need to check their own public liability insurance arrangements to ensure there is no gap in cover for them.

CLUB MANAGEMENT LIABILITY COVER

The legal entity that is the Football Club is covered as per a Standard Football Club.

The overarching Sports Club will need to take out its own Club Management Liability policy.

If your Sports Club is in a position that requires an additional liability policy, please contact JLT Sport for a quotation.

General Advice Warning - All cover is subject to the Trustee's discretion and/or relevant policy terms, conditions and exclusions. Any advice in this document is general advice and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Please visit www.jltsport.com.au/afl or contact JLT Sport for the relevant Product Disclosure Statement, or for further information.