

Insurance guidance statement

Summary

The Insurance Policy provides guidance to anyone associated with the Vikings Triathlon Club (Vikings). This policy does not constitute professional advice and cannot be relied on for that purpose. It is to help inform members and coaches but all decisions taken by members and coaches are at their own risk and they should see their own advice before taking further action.

Principle

Viking's mission is to promote the sport of triathlon and multi-sports by encouraging involvement and participation. The club aims to support members developing their skills and fostering a friendly and inclusive community.

Vikings actively seeks to provide a safe and healthy environment for its members.

Vikings is an affiliated club with Triathlon Australia (TA) and Triathlon ACT (TACT). As a member club, the club receives indemnity insurance coverage through Triathlon Australia's insurance scheme. Similarly, all current members and current accredited coaches through TA receive insurance coverage.

All members and coaches should be familiar with the insurance terms and conditions as found on the TA website <http://www.triathlon.org.au/Resources/Insurance.htm>.

Considerations for athletes and coaches

In general, insurance matters should be considered in the context that insurers and the legal process work to determine ultimate responsibility for a situation. Should the person(s) with ultimate responsibility not have adequate insurance cover any claims made may not be fully covered.

It is not possible to provide specific advice regarding a possible insurance claim as each situation is different. However, the guidance contained in this policy is provided to better enable informed choices to be made.

Athletes

An athlete who is a member of TA, a member of a TA affiliated club and coached by an appropriately accredited and registered TA coach is **most likely** to be covered by TA's insurance policies (subject to the terms and conditions in those policies).

An athlete who is not a member of TA is **most unlikely** to be covered by any of TA's insurance policies, irrespective of who is doing the coaching.

An athlete who is a current member of TA is **likely** to be covered by TA's insurance policies while training for or competing in triathlon (subject to the terms and conditions in those policies). However, the capacity to make a successful claim **may** be affected if they were being directed by a coach who is not appropriately accredited and registered with TA or training for or participating in an event that is not sanctioned by TA.

An athlete who is a current member of TA and is being coached by a coach with accreditation from a sporting body other than TA **may** be covered by TA's insurance policies if they were training for or competing in triathlon (subject to the terms and conditions in the policy). The athlete **may** also be covered by the coach's insurance policy.

A TA member who is registered under the non-competing/non-training category will **only** be covered by TA insurance policies if they are injured while volunteering or supporting an affiliated club or TA event.

Coaches

Insurance coverage for coaches is in terms of professional indemnity cover and provides indemnity to coaches if they are held liable for an error or incorrect advice which results in injury or property damage to a third person.

A registered TA Professional Coach will **most likely** be covered by TA insurance when coaching TA competing members, regardless of whether the coaching is done for fee or on a voluntary basis.

A registered TA Volunteer Coach will **most likely** be covered by TA insurance when coaching TA competing members on a voluntary basis **only**.

A registered TA Coach (either professional or volunteer) is **most likely** to be covered by TA insurance policies when coaching non-TA competing athletes where they are part of group training that is focussed on triathlon training and is predominantly for TA competing members.

A registered TA Coach (either professional or volunteer) is **most unlikely** to be covered by TA insurance policies when providing coaching that is not triathlon focussed (i.e. a general running/swimming/cycling group) or providing coaching that is predominantly for non-TA competing athletes.

Any coach providing coaching services to non-TA members or as a non-TA accredited coach should obtain separate professional indemnity and public liability insurance coverage. It is advised that coaches consult the insurance coverage under their accreditation.

Non-competing, Non-training members

Non-competing, Non-training members of TA are **not** covered under TA insurance policies for any injuries incurred while training or competing. They are **most likely** covered when volunteering or supporting at a club or TA-sanctioned event.