



**HOCKEY QUEENSLAND INC**

## 2006 INSURANCE HANDBOOK

for

Hockey Queensland Inc.  
Statewide Insurance Program

Prepared by:

**LASER Insurance -**  
a business unit of OAMPS Insurance Brokers Limited

Level 2, 8 Gardner Close, Milton Queensland 4064

GPO Box 1113, Brisbane Queensland 4001

Telephone: 07 3367 5160

Facsimile: 07 3367 5120

Internet: [www.oampslaser.com.au](http://www.oampslaser.com.au)

**Laser**  
INSURANCE

  
**OAMPS**



## Table of Contents

---

Foreword.....	
Garry West-Bail – General Manager, Hockey Queensland Inc.	
Craig Hodgson – Senior Portfolio Manager, OAMPS Laser Insurance	
General Information.....	
Summary of Covers.....	
1. Personal Accident.....	
2. Public & Products Liability.....	
3. Professional Indemnity.....	
4. Not for Profit Organisation Liability.....	
How to Make a Claim.....	
Risk Management.....	
Frequently Asked Questions.....	
Contact Details.....	



OAMPS Insurance Brokers Ltd  
ABN 34 005 543 920  
Level 2, 8 Gardner Close  
Milton QLD 4064  
GPO Box 1113  
Brisbane QLD 4001  
T: (07) 3367 5160  
F: (07) 3367 5120  
[www.oampslaser.com.au](http://www.oampslaser.com.au)

Attn: Secretaries  
Hockey Queensland Inc.  
- Affiliated Associations and Clubs

Dear Secretary,

We have pleasure in enclosing details of the Hockey Queensland minimum Injury & Liability Statewide Insurance Program for all Affiliated Associations and Clubs including associated Team, Club and Association Officials and Voluntary Workers for the 2006 year.

It is essential that each Association and Club Executive advise all Players, Officials and Volunteers associated with them of this minimum level of Insurance cover. It must be clearly understood that after being informed of the level of cover taken out, it is an individual's responsibility to ensure that he/she has adequate Insurance cover for his/her needs. In addition to these policies all players and officials may, and are encouraged to take out private health insurance and "top up" over and above the insurance cover provided by Hockey Queensland Inc. particularly in relation to "Loss of Income".

The 2006 program benefits have changed from that of previous years. Details of the increased cover is shown briefly hereunder but in detail in the Handbook:

- Not for Profit Organisation Liability Insurance has been extended to cover all affiliated clubs. The cover provided is \$1,000,000 any one claim and \$5,000,000 in the annual aggregate.

It is essential that, if any member of your Club or Association becomes aware of any circumstances which may result in a claim under the Public Liability, Professional Indemnity or Not for Profit Organisation Liability sections of the policy, that the Insurer must be notified immediately.

OAMPS Laser Insurance services include professional advice on the complete range of general insurance products, we welcome the opportunity to assist you with all your insurance needs.

Yours sincerely

Endorsed by

Craig Hodgson Dip Fin Serv (Broking), QPIB  
Senior Portfolio Manager  
OAMPS Insurance Brokers

Garry West-Bail  
General Manager  
Hockey Queensland Inc.



## **General Information**

---

OAMPS LASER is a specialist business unit of OAMPS Insurance Brokers. OAMPS LASER provides insurance broking and risk management services specifically for the Leisure, Amusement, Sport, Entertainment and Recreation industries.

The business unit was formed when the OAMPS group, an Australian Stock Exchange listed Top 200 company specialising in the provision of Insurance broking, risk management and financial services to individuals, corporations and industry groups, purchased the insurance portfolio of IEA Brokers Pty Ltd.

As was the case with IEA, OAMPS is a business built around partnerships. IEA had provided specialist services for 25 years to the Australian Sport and Recreation industries, and more recently to the Amusement industry. OAMPS was established in the late 1970's to find a solution to the difficult task of insuring fuel and gas distribution businesses throughout Australia. In both cases the ability to recognise the exacting and often unique requirements of certain industries set them apart in the insurance market.

OAMPS commitment to personalised service and continuity of staff ensures that we stay ahead of the needs of our clients and continue to improve the service and products we offer.

OAMPS LASER'S insurance and risk protection programs identify and address the total risk exposures of the leisure, amusement, sport, entertainment and recreational industries. OAMPS works alongside its clients to improve all aspects of physical, legal and financial safety. This involves the development of specific risk protection programs that avoid the common insurance industry approach - the approach that often sees the acceptance of inadequate "off the shelf" products instead of more sophisticated solutions geared to the requirements of each individual business.

# **Summary of Covers**

---

Cover under the Program consists of the following:

1. Personal Accident Insurance
2. Public & Products Liability Insurance
3. Professional Indemnity Insurance
4. Not for Profit Organisation Liability Insurance

The above policy benefits, terms and conditions are summarised on the following pages. To obtain a full copy of the policy schedules and wordings please contact OAMPS LASER Insurance. Alternatively this information can be viewed and downloaded at:  
[www.oampslaser.com.au/qldhockey.html](http://www.oampslaser.com.au/qldhockey.html)

## **Period of Insurance**

The policies run from the 1<sup>st</sup> December 2005 to 1<sup>st</sup> December 2006.

# 1. Personal Accident Insurance

## Who are insured?

All registered players, coaches, umpires, officials, scorers, administrators, voluntary workers, associate members and members of Hockey Queensland Inc., its affiliated Associations and member Clubs.

## What are you covered for?

### Capital Benefits

Under this section, the cover provides \$50,000 for injuries that result in death. All other permanent disabilities are calculated using a percentage of the death benefit depending on the severity of the injury. For full details of these percentages, please refer to the Events Schedule. Note – Event 1 Death is limited to \$10,000 for insured persons whose age is less than 18.

### Loss of Income

Under this section the cover pays 80% of the insured person's net income lost, up to a maximum of \$500 per week, subject to a 7 day deferral period. Please note that income earned from participating in the sport of Softball is not covered. The benefit will be paid for the period of the Total Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

### Home Help Expenses

Under this section the cover reimburses 80% of the actual costs incurred for Home Help from a recognised and licensed Domestic Help Agency, up to a maximum of \$350 per week and subject to a 7 day deferral period. The benefit will be paid for the period of the Total Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

### Full Time Student Assistance Benefit

Under this section the cover reimburses 80% of the cost of Home Tutorial by a qualified tutor, up to a maximum of \$350 per week and subject to a 7 day deferral period. The benefit will be paid for the period of the Total Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

### Non-Medicare Medical Expenses

Under this section the cover reimburses 80% of medical treatment up to a maximum of \$3,000. Physiotherapy costs are limited to \$350 any one injury. All treatment must be certified by a registered medical practitioner and not subject to any Medicare rebate. All claims are subject to a \$50 excess. Any expenses must be incurred within 12 months of the insured person sustaining the injury.

### Parents Inconvenience Allowance

Under this section the cover reimburses \$25 per day in-patient benefit to a full time student up to age 20 for continuous confinement in hospital because of an injury. The benefit is limited to \$1,500 and there is no cover for the first 24 hours.

## Where are you covered?

Worldwide.

**When are you covered?**

The policy provides cover for bodily injury (Injury – refer below definition) whilst involved in the following Hockey Queensland Inc. authorised/sanctioned activities or events:

- Playing in club and representative games, competitions and performances.
- Participating in training or practice sessions, or official functions arranged by the insured.
- Travelling to or from club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured. Note: Capital benefit is limited to 20% of the nominated sum insured.
- Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating.
- Whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured.

**Bodily Injury** Shall mean bodily Injury resulting during the Period of Insurance and caused by an accident whilst engaged in the above activities.

The above is a summary only. Please refer to the policy schedule and wording for full terms and conditions. To obtain a full copy of the policy schedules and wordings please contact OAMPS LASER Insurance. Alternatively this information can be viewed and downloaded at [www.oampslaser.com.au/qldhockey.html](http://www.oampslaser.com.au/qldhockey.html)

## 2. Public & Products Liability Insurance

### Who are insured?

Hockey Queensland Inc. and its affiliated Associations and Clubs, together with all registered players, coaches, umpires, officials, administrators, employees, voluntary workers, associate members and members of these bodies.

### Where are you covered?

Australia & New Zealand.

### When & what are you covered for?

- Public Liability
- Products Liability
- Property in Care, Custody or Control

The Insured's legal liability to pay Compensation for Personal Injury or Property Damage that happens during the period of insurance arising from an Occurrence in connection with The Business within the Territorial Scope up to a maximum of the respective limits of indemnity for General Liability and Products Hazard as stated in the schedule. The total aggregate liability for Products Hazard during any one period of insurance will not exceed the limit of indemnity.

- Participant Liability  
Protects the insured against those sums for which it becomes legally liable to pay because of actions brought against it by a participant whilst competing and/or practicing in an insured activity.
- Tenants Liability  
Protects the insured in regard to its legal liability incurred from its occupation of its rented premises. This liability protection does not apply to liability, which is assumed under an agreement or lease unless that liability would have attached without such agreement or lease. (Please refer to "Venue User Agreement" contained in the Tear Out Documents section of this Handbook)
- Property Owners Liability  
Protects the insured for its legal liability arising from ownership of the premises.
- First Aid Treatment Risk  
Relating to liability arising from the application of first aid or medical treatment given by Trainers and First Aid Officers appointed by the insured to provide first aid and other medical services to which they are qualified to perform. This extension excludes first aid or medical advice provided by a professionally qualified medical or paramedical person.
- Property in Care, Custody or Control  
Relates to legal liability for damage to property in your care, custody or under your legal control. This section does not cover malicious damage caused by the Insured or repair of Insured's work that was incorrectly or inadequately or defectively performed on or in respect of it.

**Sums Insured**

Public Liability: \$10,000,000 any one occurrence.  
Products Liability: \$10,000,000 any one occurrence and in the aggregate during the period of insurance.

Property in Care,  
Custody or Control: \$20,000 any one occurrence.

Excesses: \$1,000 each & every Occurrence.

**Note: Excesses applying are the responsibility of the defending party and will not be paid by Hockey Queensland Inc.**

The above is a summary only. Please refer to the policy schedule and wording for full terms and conditions. To obtain a full copy of the policy schedules and wordings please contact OAMPS LASER Insurance. Alternatively this information can be viewed and downloaded at [www.oampslaser.com.au/qldhockey.html](http://www.oampslaser.com.au/qldhockey.html)

### 3. Professional Indemnity Insurance

#### Who are insured?

Qualified Coaches, Umpires, Officials and First Aid Personnel of Hockey Queensland Inc. and its affiliated Associations and Clubs.

#### Where are you covered?

Australia wide.

#### When & what are you covered for?

Indemnifying the Insured against any claim or claims (including all legal costs and expenses for which the Insured shall become legally liable to the claimant) up to but not exceeding in the aggregate for all claims under this policy, the limit of the indemnity specified in the schedule arising from breach of professional duty whether such duty is owed in contract or otherwise in respect of the Insured's legal liability arising from negligent acts, errors or omissions whenever or wherever committed or alleged to have been committed in connection with The Sport, provided that the Claim or Claims are:

- Made against the Insured during the period of insurance specified in the schedule and,
- Immediately notified in writing to the Company by the Insured during the period of insurance,
- Arising out of any act, error or omission that occurred subsequent to the Retroactive date.

#### Sums Insured

Professional Liability: \$2,000,000 any one occurrence and in the aggregate during the period of insurance.

Excesses: \$1,000 each & every Occurrence.

**Note: Excesses applying are the responsibility of the defending party and will not be paid by Hockey Queensland Inc.**

The above is a summary only. Please refer to the policy schedule and wording for full terms and conditions. To obtain a full copy of the policy schedules and wordings please contact OAMPS LASER Insurance. Alternatively this information can be viewed and downloaded at [www.oampslaser.com.au/qldhockey.html](http://www.oampslaser.com.au/qldhockey.html)

## 4. Not for Profit Organisation Liability Insurance

### Who are insured?

Any natural person who has been, now is or shall become a elected director or trustee, elected or appointed officer, employee, or committee member (whether or not salaried) of Hockey Queensland Inc. together with all participating affiliated Associations and Clubs, any natural person acting in a voluntary capacity on behalf of Hockey Queensland Inc. together with all participating affiliated Associations and Clubs and at the specific direction of such organisations.

### Where are you covered?

Australia wide.

### When & what are you covered for?

Covering on behalf of an insured all loss which such insured becomes legally obligated to pay on account of any claim first made against the insured during the policy period, for:

- a) a Wrongful Act,
- b) Employment Practices, or
- c) Personal Injury or Publishers Liability,

committed, attempted, or allegedly committed or attempted, by such Insured before or during the Policy period.

### Sums Insured

\$1,000,000 any one claim

\$5,000,000 in the annual aggregate

### Deductible

\$5,000 each and every Employment Practices Liability claim

### Key Exclusions

- Bodily injury / property damage (including EPL carve back)
- Prior claims and or known circumstances
- Deliberate and fraudulent acts
- Pollution
- Failure to maintain insurance
- Contractual liability

**In arranging this insurance Hockey Queensland have completed a nil claims declaration on behalf of all affiliated Associations and Clubs. Should your Association or Club ever have had a claim, complaint, suit, enquiry or notice of a hearing from any state, territory or federal regulatory body or any other party you must urgently advise this office. If this is the case your Association or Club may not be covered by this policy.**

The above is a summary only. Please refer to the policy schedule and wording for full terms and conditions. To obtain a full copy of the policy schedules and wordings please contact OAMPS LASER Insurance. Alternatively this information can be viewed and downloaded at [www.oampslaser.com.au/qldhockey.html](http://www.oampslaser.com.au/qldhockey.html)

# **How to Make a Claim**

---

## **Personal Accident Claims**

Telephone OAMPS LASER Insurance on 07 3367 5160 and ask for a "Hockey Claim Form". You may also download this form from the Internet at:

[www.oampslaser.com.au/claims.html](http://www.oampslaser.com.au/claims.html)

Complete all of the questions and make sure that you sign and date the claim form. If you wish to claim for Loss of Income, ask your employer to complete "The Member's Employment Details". Have the club complete "The Club Declaration". Please ensure your treating doctor (GP or Surgeon) completes the "Medical Statement". This is required for all claims.

Send completed form to:

**OAMPS LASER Insurance**  
**GPO BOX 1113**  
**BRISBANE QLD 4001**

Make sure you lodge your claim form within 30 days from the date of injury; otherwise your claim may be affected. Please provide as much information as possible when you complete the claim form. If you have any questions please call the OAMPS LASER Insurance Claims Department on 07 3367 5160.

## **Public & Products Liability, Professional Indemnity and Not for Profit Liability Insurance Claims**

It is essential that you notify OAMPS LASER Insurance immediately on 07 3367 5160 of any potential claim. OAMPS LASER Insurance will then provide you with advice as how to proceed.

## Risk Management

### Procedures for Inspection of Facilities and Equipment

Documented policies and procedures are critical components of a sporting organisation's risk management program, with checklists forming an integral part of the procedures. Often numerous individual risks can be addressed via one policy statement or checklist.

For example, a documented Coaching Policy may outline clearly the expectations of all coaches and outline exactly what is considered to be safe coaching practice, a First Aid policy would do likewise in relation to first aid. If a facility checklist is completed prior to each competition, it would address many physical risk exposures.

Preparing a risk management manual (or policies and procedures manual) may appear to be a daunting prospect, but it is invaluable to an organisation, particularly in these litigious times. Many of the organisations that have embarked on implementing a risk management program will agree that the biggest hurdle is taking the first step. It is likely that once existing resources have been consolidated your manual will be taking shape.

A policies and procedures manual for a Hockey Club will address numerous risk exposures, however an obvious area for attention is safety in regard to facilities and equipment. The aim must be for all involved to take reasonable action to make Hockey as safe as it possibly can be. It is appropriate that this Handbook provides some information in this regard. Whilst every club needs to consider what policies and procedures are necessary and tailor them to fit their particular needs, the following will provide some guidance.

Every Hockey Club has a responsibility to provide a safe environment for players, coaches, umpires, other officials, spectators and the public in general. Creating a safe environment is not hard, it's common sense, but again it is necessary to develop a plan. Safety is not a one-off event, but a cycle of continuous review and improvement.

A common method of identifying risks emanating from facilities and equipment is via physical inspection aided by the use of checklists. The following pages contain checklist examples for facilities and equipment. One of these checklists relates to a monthly inspection, and one relates to a pre-game inspection. Obviously facilities are going to vary from club to club. These checklists are not intended to identify all risks for all situations they are a guide only.

Administrators should undertake an extensive risk identification program on their own facilities and design appropriate checklists. The important points are that there needs to be a planned approach, and facility and equipment inspections need to be carried out on a regular basis. It goes without saying that it is critical to the value of these inspections that identified risks are addressed with appropriate action and follow-up.



## PRE ACTIVITY SAFETY CHECKLIST

### Playing Arena / Equipment

**YES    NO**

Is the surface free of debris?		
Have weather conditions or water made the surface unsafe?		
Is the surface in good condition i.e. grass appropriate length, free of holes etc.?		
Are sprinkler covers correctly in place?		
Are lighting conditions adequate?		
Are ground markings safe and a sufficient distance from fencing and other structures?		
Is sports equipment used safe and in good condition?		
Is protective equipment provided and in good condition?		

### General Facilities (including Grandstands)

Are the facilities free of debris?		
Is seating clean and safe?		

### Change room Facilities

Are the change rooms safe and hygienically clean, particularly showers and toilets?		
Are benches and tables safe?		

### Toilet Facilities

Are toilets well maintained, hygienic and adequately stocked?		
Are waste bins provided and placed appropriately?		

### First Aid

Is a stretcher provided on site?		
Is the stretcher location known to teams involved?		
Is a qualified first aid attendant present?		
Is a telephone available for emergency use, together with emergency numbers being known?		
Has first aid kit stocks been checked against an appropriate checklist, with ice available?		
Is ambulance access clear of obstruction?		
Do first aid personnel know the location of the nearest hospital and medical centre?		

Note: This is not intended to be an exhaustive list & clubs should give consideration to their own specific requirements

SIGNED:..... DATED:...../...../.....



# Frequently Asked Questions

## **How come I am not covered for the same amounts, or even the same things, under my sports policy as my friend is under their sports policy?**

Sports policies do vary. One Insurer's policy will not necessarily cover the same as another Insurer's. The terms, conditions and exclusions can differ. An expense covered by one company's policy may not be covered by another company's policy. In addition, the level of benefits provided are flexible – the sport will generally have the opportunity to select the amount of cover it requires – obviously for adjustments in premium.

## **Now that I have retired from playing I think I may get that crook knee I injured back in '99 operated on. That will be covered won't it?**

Generally No. Policies have a maximum period after the date of injury in which treatment needs to be undertaken for expenses to be covered. This is 12 months from the date the injury occurred.

## **How does my Club or Association obtain a Certificate of Currency for our Public Liability Insurance Cover?**

Simple, you need only contact us at OAMPS LASER and explain you are an affiliate of Hockey Queensland Inc. and we will arrange this for you immediately. You can contact us by telephone on 07 3367 5160 or by email [craig.hodgson@oamps.com.au](mailto:craig.hodgson@oamps.com.au).

## **Does my Club or Association require any other Liability Insurance?**

Generally NO. If your Club or Association is only involved in Hockey Queensland Inc. sanctioned activities you will NOT require any other liability insurance. Should your Club or Association operate a full time Licensed Club you may require additional liability insurance for this operation. If you are uncertain about your own situation simply contact OAMPS LASER to discuss this and we will provide individual advice to you.

## **Our Club hires out its fields and clubrooms to other Bodies. Are we insured for this?**

If your Club or Association hires out its field or club facilities to other bodies for activities other than your own, there is a need for you to ensure that ALL bodies that use your fields or facilities have their own Liability Insurance. This should be confirmed by the other body supplying a Certificate of Currency for its Liability Insurance as proof of its validity. The insurance program will protect you as the "property owner" but not for activities that take place at your facilities that are not organised or held by your Club or Association.

## **I am a sport administrator. Do I need to tell our members what their insurance cover is?**

This is perhaps more a legal question than an insurance question, but certainly good risk management practices would ensure that every member would be advised exactly what benefits they had under the sports injury insurance program. There have been examples of litigation taking place claiming a breach of duty of care in not advising members in this regard. Some sports have seen fit to include appropriate wording in their registration forms, which addresses this exposure.

## Contact Details

---

### OAMPS LASER Insurance

Street Address: Level 2, 8 Gardner Close, Milton QLD 4064  
Postal Address: GPO Box 1113, BRISBANE QLD 4001  
Telephone: 07 3367 5160  
Fax: 07 3367 5120

**Senior Portfolio Manager:** Craig Hodgson  
Dip Fin Serv (Broking), QPIB  
Telephone: 07 3367 5145  
Mobile: 0407 857 819  
E-mail: [craig.hodgson@oamps.com.au](mailto:craig.hodgson@oamps.com.au)

**Account Executive:** Nathan Case  
Telephone: 07 3367 5147  
Mobile: 0407 175 629  
E-mail: [nathan.case@oamps.com.au](mailto:nathan.case@oamps.com.au)

**Claims Officers:** Kerryn Hall  
Telephone: 07 3367 5048  
E-mail: [kerryn.hall@oamps.com.au](mailto:kerryn.hall@oamps.com.au)

Monica Veitch  
Telephone: 07 3367 5046  
E-mail: [monicav@oamps.com.au](mailto:monicav@oamps.com.au)

Bettina Marsden  
Telephone: 07 3367 5148  
E-mail: [bettina.marsden@oamps.com.au](mailto:bettina.marsden@oamps.com.au)