

Insurance – OSCA affiliated clubs and societies FAQ

Purpose

1. The purpose of this document is to help OSCA affiliated clubs and societies manage their own insurance requirements.

What insurance is undertaken by OSCA?

2. OSCA currently uses AON as its insurance broker.
3. Through AON, OSCA has arranged “Public & Products Liability” (with CGU as underlying insurer) with a limit of:
 - a. General Liability (any one occurrence) \$ 20m;
 - b. Products Liability (any one period of Insurance) \$20m; and
 - c. Property in physical or legal care, custody & control endorsement limit \$50,000.
4. The term of this cover runs until 28 May 2021.

What does that mean?

5. These suite of insurance policies cover the OSCA organisation, its employees & volunteers from (among other things) their legal liability to third parties for personal injury and/or property damage if proven legally liable or negligent (as defined in the policy).
6. The issued certificate of currency specifically notes exclusions of cover being “Tenants Liability”, and “Sporting Participation Risk”.

Are OSCA clubs and societies considered a ‘named insured’ under those OSCA insurance policies?

7. Clubs and societies that are formally affiliated with OSCA are able to be included under the scope of those policies as a ‘named insured’.
8. For 2020/21 OSCA has provided its insurance broker with a definitive list of affiliated clubs and societies, which the broker has then confirmed as being included in the scope of the policies.
9. The 2020/21 list of OSCA affiliated clubs and societies is provided as Annexure to this FAQ.

What does an OSCA club or society need to do fall under the scope of those arrangements?

10. For 2020/21 OSCA has provided its insurance broker with a definitive list of 26 affiliated clubs and societies.
11. If a club or society wishes to establish certainty of it being an affiliated organisation with OSCA, OSCA Council recommends the club or society enters into a club affiliation agreement with OSCA.

What happens if the core activities of our club or society involve sporting activities?

12. The OSCA insurance policies do not include any cover for injuries sustained in relation to a ‘sporting activity’. The policy provides that: The OSCA Public Liability policy excludes cover for club members in sporting activities if participation is involved.

As a result, OSCA’s position is that each club or society that conducts activities involving a sport must consider its own risk exposures and itself arrange appropriate insurance cover (e.g. their own ‘Sportscover’ insurance in place for participatory injury cover.)

What examples can be provided of likely scenarios faced by a club or society?

13. Broad guidance from OSCA's insurance broker can be summarised as follows:
- Any club / society member, or guest of a club/society that is involved on a club/society activity on school grounds and is injured, will likely have no personal injury cover if the cause is simply an accident, presuming there has been no negligence by the School or the club/society; and
 - Each club or society should consider their risks beyond what is covered for which they may need extra insurance, such as players' injuries or performers injuries e.g. falling from a set during a production.
14. Badminton Club uses the Scotch College gymnasium on-site at the school campus for its games/practice. These events occur at night, outside school hours. In each example, presume that the person in question is a registered member of the Badminton Club.

Example 1: While on his way to a practice session, Player X trips on a footpath on the school campus. Is he covered by an existing OSCA insurance policy? Is he covered by a school insurance policy?

Guidance from insurance broker: Possibly neither, unless the footpath was in disrepair, then it is an issue for the school to manage, as the injury has occurred on school grounds.

(NB: We are unable to advise on the scope of the school's insurance policy arrangements.)

Example 2: Whilst at training on-site at the school campus, Player Y Rolls an ankle. Is he covered by an existing OSCA insurance policy? Is he covered by a school insurance policy?

Guidance from insurance broker: This is an accident scenario (being there is no fault on the part of the club or school). Not covered by OSCA insurance, and suggestion that only the school *could* be potentially liable, but only if found to have acted negligently.

(NB: There is no suggestion of this in the hypothetical example.)

Example 3: Guest B (again, a registered member of the Badminton club), rolls his ankle/injured whilst on the school campus. Is he covered by an existing OSCA insurance policy? Is he covered by a school insurance policy?

Guidance from insurance broker: Treatment is the same as above re rolled ankle scenario.

Example 4: After training or a match, the club's players convene afterwards and attend a function on school campus. Scotch College catering have provided the food for the function. Player Z gets food poisoning. Is he covered by an existing OSCA insurance policy? Is he covered by a school insurance policy?

Guidance from insurance broker: This is a matter to address with the school, given the food was provided by the school.

Annexure
2020/21 list provided to OSCA insurance broker of
affiliated clubs and societies

ATHLETICS Club
BADMINTON Club
BASKETBALL
BOWLS Club
BUSHWALKING Club
CARDINAL ROWING Club
OSCA COLLEGIANS Club
CRICKET Club
FILM SOCIETY
FOOTBALL Club
GOLF Group
HERITAGE Club
HOCKEY Club
KOOMERANG SKI Club
MASONIC LODGE
MUSIC AND DRAMA (OSMaD) Club
PARENTS AND FRIENDS Group
PIPES AND DRUMS Club
ROVER CREW Group
RUGBY Group
SCOUT FELLOWSHIP Group
SOCCER Club
PAST STAFF Club
SYMPHONY ORCHESTRA(OSSO) Club
TENNIS Club
WINE & FOOD Club