

FAQ's & Answers

Who are Affinity Insurance Brokers?

Affinity is a licensed insurance broker and has been in operation for over 30 years specialising in tailoring insurance solutions for our clients. For the last ten years, Affinity has worked very closely with the Equine Industry to develop Risk Management practices and policies promoting industry best practice to assist with the provision of a long-term feasible insurance solution.

Who is insured?

Australian Polo Council (APC) including all State Associations, Clubs, committees and members and APC sanctioned events.

Where are we covered?

At events, social functions, meetings, fundraisers and working bees anywhere in Australia, which have been sanctioned by the Australian Polo Council. Events listed on the APC National calendar are sanctioned events. In addition the APC will endorse practice chukkas and stick & ball practices by affiliated members that occur at an affiliated club on nominated grounds. Other club events such as polo school/coaching clinics, working bees, umpire training etc are also included if notified to the APC & State Association.

Private lessons and coaching (where it is not a club event and with participation by non members) is not covered. Coaches who offer these services should seek their own individual liability insurance (contact Affinity).

e.g. A club offers lessons & contracts an individual to run the lesson. This is an individual's event not an APC/State endorsed event. In this situation clubs should require a certificate of liability insurance from the contractor.

What are we currently covered for?

- a) Public Liability Insurance – see a) below for detailed information
- b) Personal Accident Insurance for players and volunteer workers – this includes capital benefits, medical & loss of income cover – see b) below for full details of cover
- c) **Directors & Officers Liability Insurance for Directors & Officers of the APC, State Associations and Clubs**
- d) **Errors & Omissions insurance is included in the liability policy for coaches & umpire trainers who conduct training at APC endorsed events.**

a) Combined General & Products Liability Insurance

The Affinity Combined General Liability policy is designed to protect the APC by responding to claims for compensation made against it for bodily injury and/or property damage suffered by Third Parties, for which the APC is legally liable to pay subject to the terms and conditions of the policy.

Any person, including a player/member, has the right to make a claim against the APC if they are injured or have suffered damage to their property at an APC sanctioned event or show, provided that the injury or damage is the result of APC's alleged negligence.



Not only will this policy protect APC if they are found legally liable to pay such a claim, this policy also includes the cost of defending the claim where it is considered that the injury or damage was not the result of any negligence on the part of APC. Settling and/or defending claims like these can be extremely costly. Without a public liability policy in place, the APC would have to bear the cost of any such claims.

How much are we covered for?

Public & Products Liability:	\$20,000,000
Goods in Care, Custody & Control	\$100,000
Statutory Liability Extension	\$ 1,000,000
Excess:	\$1,500

FAQ's

How will claims be managed under the APC's Insurance Policy?

Should an incident arise, in the first instance the Committee or Member should inform the APC's National Office who will lodge an Incident Report with Affinity.

Affinity has a dedicated claims division who are specialists in managing complicated liability and personal accident claims. Affinity's claim team, led by an In-House Legal Counsel will be responsible for managing claims on behalf of the APC. Affinity will investigate the circumstances of the claim and determine whether the claim should be settled or defended. If the claim is settled it will be settled as promptly and efficiently as possible. If it is defended, Affinity will take all steps necessary to protect the interests of the committees and members of the APC.

What is a Certificate of Currency and what does it certify? Our Committee is looking to host an APC sanctioned event in our local showgrounds, and the local Council wishes to be included as a Interested Party. What is an Interested Party and how is it arranged?

A Certificate of Currency is confirmation of the insurance cover in place and is generally requested when a third party such as a Property Owner, Council, Land Owner or Government Department require proof of the APC's insurance and often will request to be noted as an interested party.

It is important to note that an "Interested Party" is not the same as an "Insured" party as this would provide such person or entity full cover, which is not the intention of the Policy.

The intention of noting person(s) or entity(s) on a Certificate of Currency is to provide them with limited protection if they are brought into an action purely as a result of the APC's negligence. The policy will not respond to protect the Interested Party if they themselves were in anyway negligent in contributing to the claim.

Should the National Office be notified of all details of events?

It is important that the APC Office is notified of all events which are to be conducted by any Committee. To declare & report an additional event - email the event details - including date & venue to the APC & State Association. If events are not notified to the APC, the Committee may run the risk of holding an event that has not been fully sanctioned via APC's National Office, and therefore Affinity. If

this is the case, insurance cover may not extend to an event that the APC is not aware of. Notification of all activities must be provided in advance.



What Risk Management procedures should our Committee undertake and follow before hosting and during an APC event?

In collaboration with the APC, Affinity is developing an events checklist for Committee’s. The checklist provides prompts for all of the areas that should be addressed while preparing for, and running an APC event. A risk assessment of all activities should be undertaken prior to any event. The APC’s Office is in constant communication with Affinity to assist with any issues that might be raised.

In all instances, the desired outcome is that each Committee runs a safe and well-managed event, training day or social function, and to minimise the potential for any injury to a third party. The checklist will not make people safe but it will provide documented evidence of the work the APC, State and Club committees do in order to ensure safety.

b) Group Personal Accident (Including Players & Voluntary Workers)

This option includes all players and voluntary workers of the APC while they are participating in or assisting at sanctioned APC events or activities.

- **Membership Cover (Mandatory take up & includes all Voluntary Workers of the APC)**
- **+ Membership Plus (Optional Upgrade for playing members only)**
- **+ Membership Pro (Optional Upgrade for playing members only)**

Cover	MEMBERSHIP Cover (All members)
Medical	90% of Non-Medicare Medical Maximum of \$5,000
Capital Benefit	\$100,000 capital Benefits (\$20,000 for members under 18 or over 70 years of age)
Excess	\$100
Loss of Income	LOI 85% of average gross weekly salary to a Maximum of \$250
Benefit Period	Weekly Benefit 26 weeks
Cost	No additional cost, included in membership

Personal Accident Insurance is a no fault cover designed to provide short term financial relief to players and voluntary workers that are injured while involved in an APC Event. If you have an existing Personal Accident or Income Protection Policy you are able to claim on more than one policy provided you are not claiming more than the actual loss.

Players/Members include all playing members of the APC (Including State Associations) while participating at a sanctioned event of the APC.



Voluntary Workers includes all voluntary workers assisting in the preparation, running and packing up of any sanctioned event of the APC. Voluntary workers include Goal Judges, Time Keepers, and Parking Attendants etc.

For further details of the benefits provided by this policy, please refer to the Insurance Summary available on the APC website, or contact the APC directly for a copy.

Playing Members of the APC have the option of upgrading their **MEMBERSHIP Cover**.

They have two options of upgrade; **MEMBERSHIP PLUS Cover** or **MEMBERSHIP PRO Cover**. An additional fee will be charged for these upgrades that are exclusive to Playing Members of the APC.

The following table summarises the benefits available for **MEMBERSHIP PLUS & MEMBERSHIP PRO**.

Cover	MEMBERSHIP PLUS Cover (Optional Upgrade)
Medical	90% of Non-Medicare Medical Maximum of \$7,500
Capital Benefit	\$200,000 capital Benefits (\$20,000 for members under 18 or over 70 years of age)
Excess	\$75
Loss of Income	LOI 85% of average gross weekly salary to a Maximum of \$500
Benefit Period	Weekly Benefit up to 58 years -104 weeks 59-80 years 52 weeks
Cost	Premium \$179.85 (Including all charges)

Cover	MEMBERSHIP PRO Cover (Optional Upgrade)
Medical	90% of Non-Medicare Medical Maximum of \$10,000
Capital Benefit	\$300,000 capital Benefits (\$20,000 for members under 18 or over 70 years of age)
Excess	\$50
Loss of Income	LOI 85% of average gross weekly salary to a Maximum of \$1,000

Benefit Period	Weekly Benefit up to 58 years -104 weeks 59-80 years 52 weeks
Cost	Premium \$539.55 (Including all charges)

“Membership Plus” & “Membership Pro” upgrades will only available to playing members of the APC.

“Membership Plus” & “Membership Pro” are optional upgrades of the basic cover and can be selected and purchased by the playing members of the APC when paying their annual subscriptions. This is an optional upgrade and the cost will be in addition to the basic Membership Cover that is included as a part of the membership fees of the APC.

For further details of the benefits provided by this policy, please refer to the Insurance Summary available on the APC website, or contact the APC directly for a copy.