



**BFQ Inc.**  
2021 Insurance Program Handbook



**Gallagher**

Insurance | Risk Management | Consulting



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**Attention: BFQ Inc. Affiliated Members, Players and Officials**

Gallagher has been working in close partnership with the Australian sports industry for over thirty years, developing insurance and risk protection programs that identify and address the risks associated with sport. We are extremely delighted to work in partnership with BFQ to provide a program designed to improve all aspects of a member's physical, legal and financial safety.

We have pleasure in enclosing details of the 2021 Insurance Program for BFQ Clubs, which is extended to all affiliated players and officials.

The national program provides the following cover:

- Public and Products Liability with Professional Indemnity Insurance
- Sports Injury Rehabilitation (Personal Accident) Insurance

Leagues and their members can also pay additional premiums for the below tailored programs:

- Sports property insurance (Buildings / Club / Team equipment)
- Association/Management Liability
- Sports travel insurance
- Life Insurance

The benefits provided by the program are not comprehensive and we would encourage all participants to take out Private Health, Life and Income Protection Insurance according to their own individual circumstances.

To maximise our service to all Affiliated Associations, Clubs and Members, we have a specialised sports team with a dedicated Team Leader, an Account Executive, an Assistant Account Executive, a Claims Manager and two in-house Sports Claims Specialists.

If you have any queries in regard to this insurance program or require assistance with any other insurance or risk management matters please give us a call. We look forward to providing exceptional service to the BFQ community.

Yours sincerely,

**Gallagher Sport**

## Section 1 – Insurance Program

### Sports Public & Products Liability Insurance

| Scope of Cover              |   |
|-----------------------------|---|
| <b>Full Name of Insured</b> | BFQ Inc   |
|                             | Any member of the Insured, or any other person actively engaged in and appropriately registered for the purpose of playing the Sport of The Insured. This includes any officials, and/or co-opted volunteers acting for and on behalf of The Insured. |
| <b>Period of Insurance</b>  | From 30 <sup>th</sup> November 2020 to 30 <sup>th</sup> November 2021   |
| <b>Geographical Limits</b>  | Worldwide Excluding USA and Canada  |
| <b>Business Activities</b>  | Whole of sport soccer competition, including administration, promotion, development, organising and playing of soccer events.   |
| <b>Insurer</b>              | ATC Insurance Solutions   |
| <b>Policy Wording</b>       | Combined Liability incl Management Liability Policy Wording WRD127 v2.1   |

| Limits of Indemnity           |  |
|-------------------------------|--|
| <b>Public Liability</b>       | \$20,000,000 any one occurrence  |
| <b>Products Liability</b>     | \$20,000,000 any one period of insurance   |
| <b>Professional Indemnity</b> | \$5,000,000 any one period of insurance  |
| <b>Excess Required</b>        | \$1,000 each and every claim except<br>\$10,000 for claims arising from Participant to Participant |

## Sports Injury – Group Personal Accident Insurance

| Scope of Cover              |   |
|-----------------------------|---|
| <b>Full Name of Insured</b> | BFQ Inc   |
| <b>Period of Insurance</b>  | From 30 <sup>th</sup> November 2020 to 30 <sup>th</sup> November 2021   |
| <b>Business Activities</b>  | Whole of sport soccer competition, including administration, promotion, development, organising and playing of soccer events. |
| <b>Declared Sports</b>      | Football  |
| <b>Insurer</b>              | ATC Insurance Solutions   |
| <b>Policy Wording</b>       | Sports Personal Accident Insurance PDS Policy Wording WRD104 v1.2   |

| Summary of Cover   | Benefit                |
|--|------------------------|
| <b>Accidental Death Benefit</b>  | \$50,000               |
| <b>Capital Benefits</b>  | \$50,000               |
| <b>Loss of Income Benefits</b>   | Not Insured            |
| <b>Non-Medicare Medical Expenses</b><br>- Sum Insured<br>- % Covered<br>- Excess   | \$2,000<br>85%<br>\$50 |
| <b>Parents Inconvenience Allowance</b>   | \$500                  |
| <b>Hospitalisation Benefit</b>   | Not Insured            |
| <b>Coma Benefit</b>  | Not Insured            |
| <b>Home Modification and Relocation Assistance</b>   | \$1,000                |
| <b>Rehabilitation Expenses</b>   | \$1,000                |
| <b>Retraining Expenses</b>   | \$1,000                |
| <b>Membership Fees Benefit</b>   | Not Insured            |
| <b>Funeral Expenses</b>  | \$5,000                |
| <b>Domestic Duties Assistance</b>  | Not Insured            |
| <b>Personal Property Expenses</b>  | \$250                  |
| <b>Disappearance</b>   | Covered                |
| <b>Exposure</b>  | Covered                |
| <b>Please note:</b> The cover outlined is a broad summary only - please refer to the policy wording for details of the terms and conditions, including exclusions. |                        |

## Section 2 – Claims Procedures

### General information

The following basic rules will assist in the smooth and speedy settlement of all athletes claims:

- Notify claim to the appropriate person/party as soon as possible.
- At no stage should liability be admitted.
- All summons/writs concerning insurance must be sent to Arthur J. Gallagher & Co (Aus) Limited.
- When a criminal act is involved or suspected, the police must be notified.
- Receive insurer's authorisation prior to repairing/replacing damaged property or equipment, except in instances where there is potential for further loss or damage, whereupon immediate action should be taken.

More detailed instructions relative to specific types of claims are provided on the following pages for:

- Public Liability and Professional Indemnity
- Sports Injury (Personal Accident)

### Sports injury (personal accident) claims

All claims should be lodged at least within 30 days of the date of injury. When a player is injured and wishes to submit a claim the following procedure needs to be followed:

1. Obtain a specialised sports injury rehabilitation claim form from
2. Gallagher by calling 1800 931 129 or emailing [sport@ajg.com.au](mailto:sport@ajg.com.au).
3. Arrange for your treating doctor to complete the "Doctors Statement".
4. Arrange for your association to complete the "Club Declaration".
5. Send your fully completed claim form to the below:

Gallagher Sporting Claims  
GPO Box 859  
BRISBANE QLD 4001

Or

Email: [sport@ajg.com.au](mailto:sport@ajg.com.au)

## Public liability claims – incident reporting procedure

### 1. Incident Reporting

In the event of any incident which may give rise to a claim, the club is required to immediately inform Gallagher on 1800 931 129 or email [sport@ajg.com.au](mailto:sport@ajg.com.au)

The most important points to be borne in mind upon the happening of an incident likely to involve a claim are:

- full details of the circumstances should be obtained on the spot by completing an Accident &/or Incident Report form;
- the names and addresses of all witnesses (preferably independent) should be noted and statements obtained;
- no admission of liability or promise of payment should be made to any injured party or for any property damage;
- All legal requests must be immediately advised to Gallagher.

### 2. Intimated/Actual Potentially Serious Claims

Where a letter is received intimating a claim against the Insured, whether from a player, spectator, any third party, or from lawyers or proceedings are served, prompt action is vital. Gallagher must be immediately advised, where possible, the same day as the letter or the service of the proceedings are received.

### 3. Documents to be sent to must include

- Completed Accident &/or Incident Report form.
- Copy of the letter of complaint.
- Writ/Court documents.
- Comments from the person who carried out any treatment at the scene and the club management comments.

### 4. Do not

- Admit liability nor offer any payment.
- Appoint solicitors without consent of Gallagher.
- Disclose policy terms unless legally required to do so.

It is a requirement to advise of all incidents / circumstances, which might give rise to a claim against you. It is important that Insurers are notified of potential claims at the earliest opportunity so that a response can be agreed.

## Section 3 – Gallagher Contacts

We summarise below, those key people who will bring the finest service and qualified advice to the BFQ Inc. team

|   |   |
|---|---|
|    | <p><b>Robert Dickinson</b><br/>Sports Division Account Executive</p>        |
| <p><b>Relevant Experience</b></p>   |   |
| <p>Robbie has been in the insurance broking industry for over 10 years and joined Gallagher in early 2016. Robbie is directly responsible for the servicing, placing and administration of many national sporting accounts such as Ice Hockey Australia, Australian Vet Cycling, Robbie is enthusiastic about placing the right cover for any risk presented to him. After playing football for over 20 years Robbie now participates in long course Triathlon and iron man events.</p> |   |
| <b>Contact:</b>   | <b>+61 7 3367 5003   0466 415 122</b><br><b>robert.dickinson@ajg.com.au</b> |

|   |   |
|---|---|
|   | <p><b>Terry Berryman</b><br/>Sports Division Team Leader</p>              |
| <p><b>Relevant Experience</b></p>   |   |
| <p>Terry has been in the insurance industry for over 15 years. Terry specialises in evaluating, placing and servicing sporting and motorsport risks. Servicing a number of national sporting accounts and high profile motor racing teams. Terry is active in the local sporting community, playing soccer most of his life and a long-time water-skier. He is committed to offering the best achievable outcomes for his clients and his service standards are parallel with his passion and knowledge for the industry.</p> |   |
| <b>Contact:</b>   | <b>+61 7 3367 5010   0438 596 939</b><br><b>terry.berryman@ajg.com.au</b> |

### Notice regarding this manual

The following points should be borne in mind at all times:

1. This manual provides a summary of cover only and does not replace, take precedence or form part of the insurance contracts arranged by us on your behalf. The insurance contracts, which are held by BFQ Inc., provide details of the insurance terms, conditions and exclusions.
2. This manual is not intended to be a complete or exact guide to terms, conditions, warranties and exclusions of your insurance contracts. These can only be determined by studying the policy documents. This manual is intended to give you a broad working knowledge of the covers in place.
3. This manual is not to be construed as legal evidence of insurance.
4. It is essential that you comply with all relevant laws, by-laws and regulations. You must take all due and reasonable precautions to prevent or mitigate losses, acting as though you were uninsured. **Failure to do so may prejudice your rights and entitlements under your various insurance policies.** Please do not hesitate to contact us should any assistance be required.



**Locally focused. Nationally resourced.  
Internationally represented.**



**Gallagher**

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