



INSURANCE ELIGIBILITY POLICY

Policy Number:	BSA028	Version:	2
Revised on:	April 2020	First Approved:	June 2019
Authorised by:	CEO	Next Review Date:	June 2021

Purpose

The purpose of this policy is to define the parameters of coverage for the National Insurance Program as it applies in South Australia.

This policy should be read in addition to the product disclosure statements available via the national insurance broker (V-Insurance Group) through the Basketball SA website.

Scope

This policy applies to any club, association, player, official, coach, administrator, committee member registered with Basketball SA for insurances purposes.

This policy relates to insurance under the national scheme for:

- Public and Products Liability Insurance
- Professional Indemnity Insurance
- Personal Accident Insurance

Definitions

Activity: For the purpose of this policy, an activity can include (but not necessarily be limited to) a competition, tournament, carnival, fundraising activity, training, development camps, non-official games.

Member Group: For the purpose of this policy, member groups will refer to SA Country, Basketball Adelaide and SA Church.

Member Body: For the purpose of this policy, a member body refers to a club/association whose members are affiliated with Basketball SA, SA Country, Basketball Adelaide or SA Church. A member body must be financial with Basketball SA, SA Country or SA Church and have completed an appropriate Membership Form.

Affiliated Member: For the purpose of this policy, an affiliated member is an individual who is a financial member of an affiliated body and registered on Sports TG. Registered coaches and officials will also be considered affiliated members.

Sanctioned Events: Events/Competitions not managed by Basketball SA, SA Country or SA Church must be sanctioned for insurance purposes. For the purpose of this policy, an event will be considered sanctioned if:

1. Approved via the Application to Sanction an Activity Form or other process agreed between Basketball SA and the member group, and
2. The appropriate sanctioning fee is paid where applicable, and
3. Relevant conditions agreed as a result of the sanctioning process are met.

1. **Public and Products Liability Insurance**

All financial member bodies are entitled to a Public and Products Liability Insurance Certificate of Currency each year. This provides cover for member bodies and persons that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world.

Insurance Certificate of Currency is valid to use at:

- BSA, SA Country, and SA Church Activities
- Official Club training
- Fundraising events held at club premises
- Sanctioned Activities

Members can apply to sanction an activity using the form contained in Appendix B or per the processes agreed between Basketball SA and the member group. Sanctioning an activity is at the sole discretion of Basketball SA.

2. **Management Liability Insurance**

Management Liability insurance is made up of Directors and Officers insurance, Professional Indemnity, Employment Practices Liability, Fidelity/Crime, and Statutory Liability.

Management Liability Insurance is extended to all financial member bodies and associated sub-committees.

3. **Property Insurance**

Property insurance is only available upon application and will be at the cost of the club/association. BSA will subsidise the costs of property insurance to ensure the annual amount is kept at a minimum. Cover can be increased for additional costs.

4. **Cyber Liability Insurance**

All financial member bodies in SA are eligible for cyber liability insurance.

5. **Travel Insurance**

Eligibility for travel insurance is only extended to Basketball SA Directors, Executives, Employees, State teams, Officials and Volunteers and their accompanying spouse (partner) and dependent children while on authorised business travel. Confirmation as to eligibility should be confirmed with Basketball SA prior to travel.

For other affiliated members, the Personal Accident Insurance policy may cover some travel (see policy statement).

6. **Personal Accident Insurance**

Personal Accident insurance is automatically extended to affiliated financial members (including players, officials, referees and coaches) at:

- BSA, SA Country, and SA Church Activities
- Official Club training
- Fundraising events held on club premises

Officials will only be covered by Personal Accident Insurance if:

- Directly engaged by BSA, SA Country or SA Church for the activity, or
- Engaged for a sanctioned activity by the Club/Association to which they are registered, or
- Approved by BSA for an activity via the Form in Appendix C

Insurance can be extended for players and coaches to participate in other activities provided the activity is sanctioned by Basketball SA. There are some instances where insurance cannot be extended. The 'Table of Activities' in appendix A provides more detail of the circumstances in which insurance can/cannot be extended.

6.1 Application to sanction an activity

Member bodies can apply to sanction an activity using the form contained in Appendix B or per the processes agreed between Basketball SA and the member group.

Sanctioning an activity is at the sole discretion of Basketball SA. Where a member body requests BSA to supply officials and this request is approved, the activity will be deemed sanctioned.

Where insurance is extended by approval of an application to sanction an activity, Clubs and Associations must keep records of who is involved in the activity to provide to Basketball SA should an insurance claim arise.

If an activity is denied sanctioning, or sanctioning is not applied for, it is the responsibility of the Club/Association to inform participants, coaches and officials that the activity is not sanctioned and how insurance coverage is affected.

7. Personal Accident Insurance – Claims Process

1. Download a Personal Accident claim form
<https://www.vinsurance.com.au/basketball/how-to-claim.html>
2. Complete each section of the claim form
3. Request your Association/club to sign the declaration section to confirm membership. Please be advised that incomplete claim forms may cause a delay in processing your claim.

Associations and clubs should not sign the declaration if the claimant is un-financial at the time of injury. It is the responsibility of the Association/club to ensure that the accident occurred during official or sanctioned activities.

4. Return your Personal Accident claim form and supporting documentation to the appointed claims handlers, Fullerton Health Corporate Services via post, email or fax:

Fullerton Health Corporate Services
Level 10, 33 York Street
Sydney NSW 2000
Phone: (02) 8256 1770
Fax: (02) 8256 1775
Email: claims@fullertonhealthcs.com.au

5. Fullerton Health will confirm receipt of your claim form and advise whether further information is required. Fullerton Health will contact Basketball SA head office as the insuring organisation to request confirmation that a claimant is a financial member (or an approved participant).
6. Once the above has been completed, Fullerton Health will liaise directly with the member/claimant.

For assistance with your Personal Accident claim form please contact V-Insurance Group on (02) 8599 8660 or local call cost only 1300 945 547.

Additional Information

Product Disclosure Statement: Management Liability Policy

Product Disclosure Statement: Cyber Liability Policy

Product Disclosure Statement: Public Liability and Professional Indemnity Policy

Product Disclosure Statement: Personal Accident Policy

It is the Club/Association and individual's and responsibility to ensure that the insurance coverage provided is right for them.

Appendices

Appendix A: Table of Activities

Appendix B: Application to sanction an activity

Appendix C: Application for officials to participate in an activity

Version Control

Version	Date	Nature of Amendment	Update Author(s)
1	June 2019	New policy	CEO
2	April 2020	Update to new format, minor amendments to item 3, 6.1, and appendices	CEO



TABLE OF ACTIVITIES

Activity	Player Accident Insurance Coverage		Conditions
	Automatic	Available	
Basketball SA (BSA) run competitions and activities (including all High Performance activities)	Yes		<ul style="list-style-type: none"> Affiliated member to be registered on Sports TG as a participant in competition or event. Players to pay appropriate affiliation fee
Non BSA tournaments eg. member body tournament, interstate tournament/carnival	No	Yes	<ul style="list-style-type: none"> Club tournaments to be sanctioned and participant registration kept Teams to be sanctioned for interstate tournaments
Competition run by member body eg. Domestic	No	Yes	<ul style="list-style-type: none"> Players to be registered in competition on Sports TG Competition to be sanctioned. <i>Sanctioning will remain in place for subsequent seasons until structure or location of competition changes</i> Players to pay appropriate affiliation fee
BSA run social competition	Yes		<ul style="list-style-type: none"> Affiliated player registered in social competition on Sports TG Players to pay member fee
Social Competition (not BSA)	No	Yes	<ul style="list-style-type: none"> Players to be registered in social competition Competition to be sanctioned (only a member can apply to sanction an activity) Players to pay appropriate affiliation fee
Official Club training (including trials)	Yes		<ul style="list-style-type: none"> Registered/financial player of member body
Club development camps	No	Yes	<ul style="list-style-type: none"> Activity to be sanctioned Register of participants to be kept
Other training (eg. 'indies')	No	No	
Fundraising activities held within club premises	Yes		<ul style="list-style-type: none"> Affiliated member of member body
Fundraising activities held outside club premises	No	Yes	<ul style="list-style-type: none"> Activity to be sanctioned
Non-official games (eg. pre-season scratch matches)	No	Yes	<ul style="list-style-type: none"> Activity to be sanctioned
Casual court hire (eg. 'shooting')	No	No	



APPLICATION TO SANCTION AN ACTIVITY

Send completed applications to msterry@basketballsa.com.au

Notification will be sent to the email provided below

Club/Association/Organisation making application				
Contact email				
Contact phone for any queries				
Name of activity				Tick if regular competition <input type="checkbox"/>
Location(s) of activity				
Start date of activity				
Finish date of activity				
Please indicate how officials will be engaged	Directly by BSA, SA Country, SA Church	Directly by Member Body	Through a 3 rd Party provider	Other (please indicate)
Will participants include players not registered with Basketball SA?*				

TABLE OF ACTIVITIES THAT REQUIRE SANCTIONING

Type of Activity	Cost
Junior training/development camp held by member body	Fee per unregistered player**
Tournament held by member body (junior or senior)	Fee per unregistered player**
Competition organised by member body eg. Domestic (junior or senior)	Fee per unregistered player**
Team attendance at interstate tournament/event	Nil
Fundraising events (held outside club home courts)	Nil
***Non-member run tournament	Fee applies
Non-official games (eg. scratch matches where officials are requested)	Nil

I on behalf of request the above event be sanctioned by Basketball SA.

The Club/Association agrees to register players via Sports TG for any sanctioned competitions.
 The Club/Association agrees to register players via Sports TG or provide a participant list for any sanctioned tournament.
 The Club/Association agrees to keep a register of participants for training camps, development days, junior try-outs.
 For team attendance at interstate tournaments/events, please attach team lists to this application.
 Sanction fees (if applicable) are payable after approval is received by Basketball SA and before the event takes place. A copy of this form will be given to Basketball SA Finance to generate an invoice.

Signed: on/...../.....

Request Approved/Denied by Basketball SA: on/...../.....

** unregistered participants will be eligible for insurance coverage if the activity is junior training/development & a participant register is kept.
 **fees will only be applicable for players that are not already registered with Basketball SA, SA Country or SA Church and elect to be insured.
 ***Non-members may apply to sanction an event for the purpose of using BSA officials. Insurance will not be extended to players or coaches.*



APPLICATION FOR OFFICIALS TO PARTICIPATE IN AN ACTIVITY

Send completed applications to referees@basketballsa.com.au

Notification will be sent to the email provided below

This form does not require completion if the referee service is requested by BSA, or the Association/club which the referee is registered to

Name of Official	
Contact email	
Contact phone for any queries	
Name of activity	
Location(s) of activity	
Start date of activity	
Finish date of activity	
Method of transport	
Please indicate how you have heard about this opportunity	
Will participation prevent you from fulfilling any BSA rostered games?	

TABLE OF ACTIVITIES THAT REQUIRE COMPLETION OF THIS FORM

Type of Activity
Tournament (junior or senior) held by member body that you are not registered with
Competition organised by member body that you are not registered with eg. Domestic (junior or senior)
Junior training/development camp held by member body that you are not registered with
*Non-member run tournament or training camp
Non-official games (eg. scratch matches)

I understand that I will not be covered by Basketball SA insurance without the prior approval to participate as an official in an activity that is not directly run by BSA, SA Country, SA Church, or the Club/Association to which I am registered or sanctioned by BSA.

I understand that if approval is denied, I am still within my rights to participate however I will not be covered by Basketball SA insurance and the member body (including BSA) I am registered to reserves the right to deny participation in future activities should my participation adversely affect the member body or BSA in any way (including but not limited to being unavailable for activities due to acceptance of another position).

Signed: on/...../.....

Request Approved/Denied by Basketball SA: on/...../.....

**Non-members may apply to sanction an event for the purpose of using BSA officials.*

Internal Use Only Confirmation that event has been sanctioned. Signed
