



Insurance Webinar 29th July 2021



Insurance | Risk Management | Consulting

Gallagher Motorsport Contacts



Shaun Sirbadhoo

Principal Point of Contact & Relationship Management

Shaun has over 10 years insurance experience within the sport, leisure and entertainment industry segments. In his career, Shaun has had extensive experience working on various national and state based motorsport insurance programs in both an underwriting and broking capacity. Shaun prides himself on a detailed and solution driven approach to risk placement which ensures he achieves positive results for his motorsport clients.

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Terry Berryman

QLD / NT Motor Sport

Terry has been in the insurance industry for over 15 years and specialises in evaluating, placing and servicing sporting and motorsport risks, including a number of national sporting accounts and high profile motor racing teams. 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.

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What is the Motorsport Australia National Insurance Program?

Public and Products Liability Insurance

\$100,000,000 any one Occurrence and in the aggregate in relation to Products Liability

Professional Indemnity Insurance

\$10,000,000 any one Claim and in the aggregate

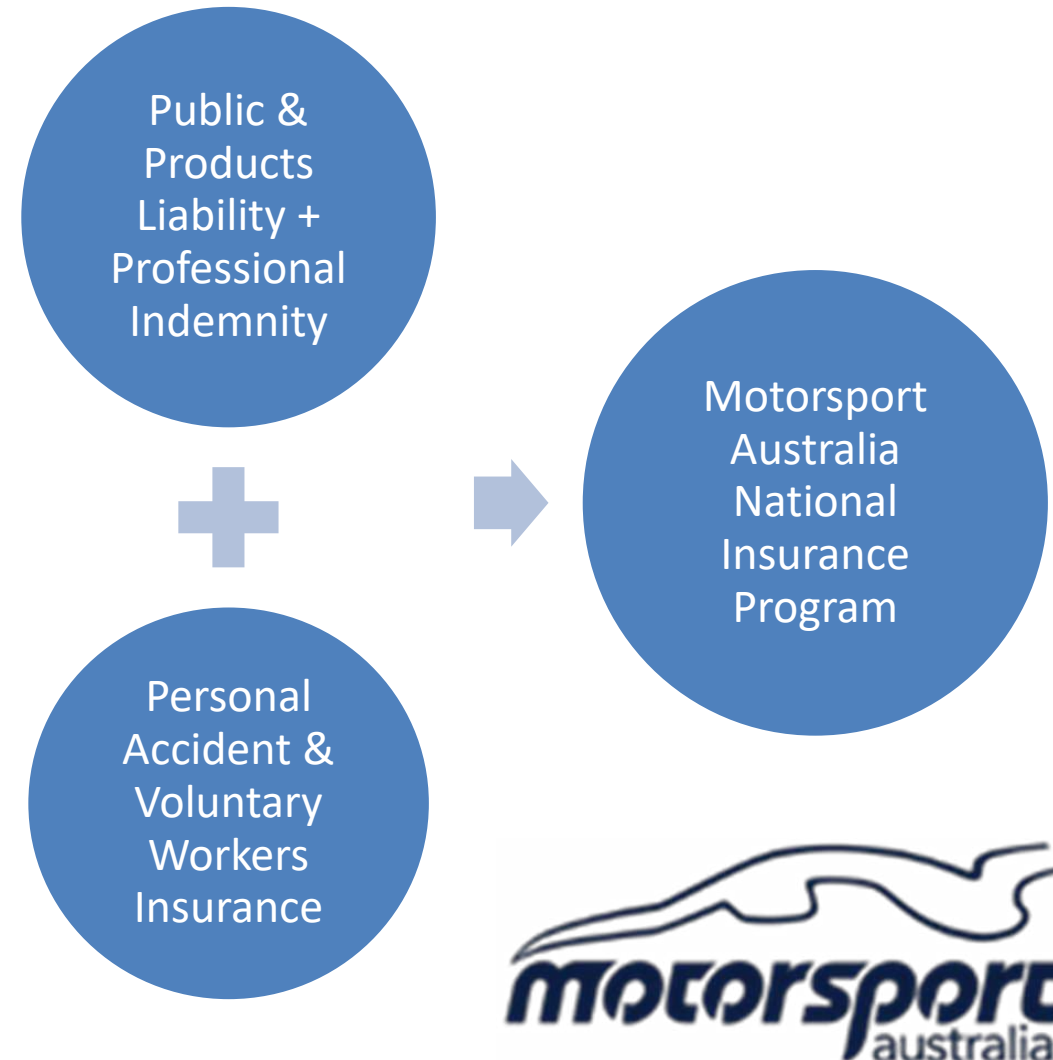
Personal Accident & Voluntary Workers Insurance

Up to \$100,000 for Death and Permanent Total Disablement

Up to \$900 per week Loss of Income for Temporary total Disablement for Personal Accident and \$1,000 per week for Voluntary Workers

100% of Non-Medicare Medical Expenses up to \$2,000 (Personal Accident only)

Whilst they are broad, these policies do not cover everything!



Public and Products Liability & Professional Indemnity Insurance

What?

Public and Products Liability Insurance provide protection against claims for negligence arising out of any of the approved Motorsport Activities.

Professional Indemnity Insurance provides protection against claims for breaches of professional duty, negligent acts, errors or omissions out of any approved Motorsport Activities.

Who?

The Definition of who is insured is **broad** and includes protection for **Motorsport Australia affiliated clubs, permit holders, license holders, volunteers, officials and Motorsport Australia members.**

Also includes any person who is appointed by Motorsport Australia to a specific duty or position in conjunction with an event.

When?

Activities as permitted or approved by the Motorsport Australia Ltd (Motorsport Australia) including preparation, lead in, lead out and similar activities associated with the permitted or approved activities.

Public and Products Liability & Professional Indemnity Insurance

Excess

Insured Entity	Motorsport Australia Permitted Motor Sport Events	Motorsport Australia Non Competitive, Social Permitted Event (i)	Motorsport Australia Social Events (ii)
Affiliated Sporting Club (Sporting Plans 1, 2,3,4)	\$5,000	\$1,000	\$1,000
Affiliated Enthusiast Club (Enthusiast Plans 1, 2,3,4)	N/A	\$1,000	\$1,000
Landowners	\$5,000	\$1,000	\$1,000
Other entities	\$10,000	N/A	N/A

Can one incident initiate multiple excess claims?

Each "Occurrence" that is indemnified, would require an excess be paid.

Public and Products Liability & Professional Indemnity Insurance

Claims Examples


Claim Description	Claim Incurred Amount
Competitor vehicle collided with a non-competitor vehicle, causing property damage.	\$98,000
Third party passenger in car collided with wall, sustained multiple injuries requiring an air ambulance.	\$260,000
Third Party walked into a bollard, sustained personal injuries.	\$240,000
Claimant alleges he fell over a communications cable cover at the event	\$100,000

An incident has occurred, what does our club need to do immediately (injuries / property damage / suspected criminal activity)?

1. Take photos of injury locations, possible hazards, damaged property;
2. Preserve any CCTV footage that captured any incident;
3. Obtain contact details of any witnesses;
4. Take details of any party that could be held liable;
5. Notify Gallagher ASAP

Public and Products Liability & Professional Indemnity Insurance

What is NOT covered?

- Any events or activities which have not been sanctioned or approved by Motorsport Australia.
 - Any losses directly or indirectly caused by Communicable Diseases (i.e. COVID-19)
 - Any losses relating to Cyber risks or a hacking incident – can be covered by a “Cyber Insurance Policy”.
 - Personal Injury sustained by an employees – covered under workers compensation.
 - Workplace risks – i.e. Employment practices liability for wrongful dismissal, workplace harassment, employee theft/crime, OHS breaches, Tax Audit, – refer Management Liability.
 - Molestation/Sexual Abuse committed by known offenders.
- 

Personal Accident & Voluntary Workers Insurance

What?

Personal Accident and Voluntary Workers Insurance provides financial support to insured persons for certain costs associated with **BODILY INJURY** sustained during a Motorsport Australia event.

Who?

Insured Persons:

Personal Accident Insurance – Motorsport Australia affiliated Club members, License Holders, Authorised Officials, Accredited Media and Passengers in non-competitive vehicles.

Voluntary Workers Insurance – Official Volunteers at Motorsport Australia permitted events and affiliated clubs.

When?

Motorsport Australia Affiliated Clubs are automatically covered for “normal” club activities by the Motorsport Australia National Insurance Program.

Insured Persons are covered whilst **participating in Motorsport Australia permitted events**. Various conditions around cover outside of the actual events – refer Insurance Handbook for full details on each category of insured person.

Note: Voluntary Workers of Motorsport Australia affiliated clubs are covered for ALL club activities. 😊

Personal Accident & Voluntary Workers Insurance

How do I make a claim?

To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

Step 1:

Obtain a claim form from Gallagher by calling 1800 931 129 or download by visiting sport.ajg.com.au/make-a-claim

Step 2:

Arrange for your doctor to complete the 'Medical Statement' section of the claim form.

Step 3:

Arrange for your club President, Treasurer or Secretary to complete 'The Club's Declaration' section of the claim form. If claiming loss of income, you will need your employer complete 'The Member's Employment Details' section of the claim form.

Step 4:

Return the completed claim form to Gallagher via:

Email: sport@ajg.com.au or by post to:

Gallagher Sporting Claims,

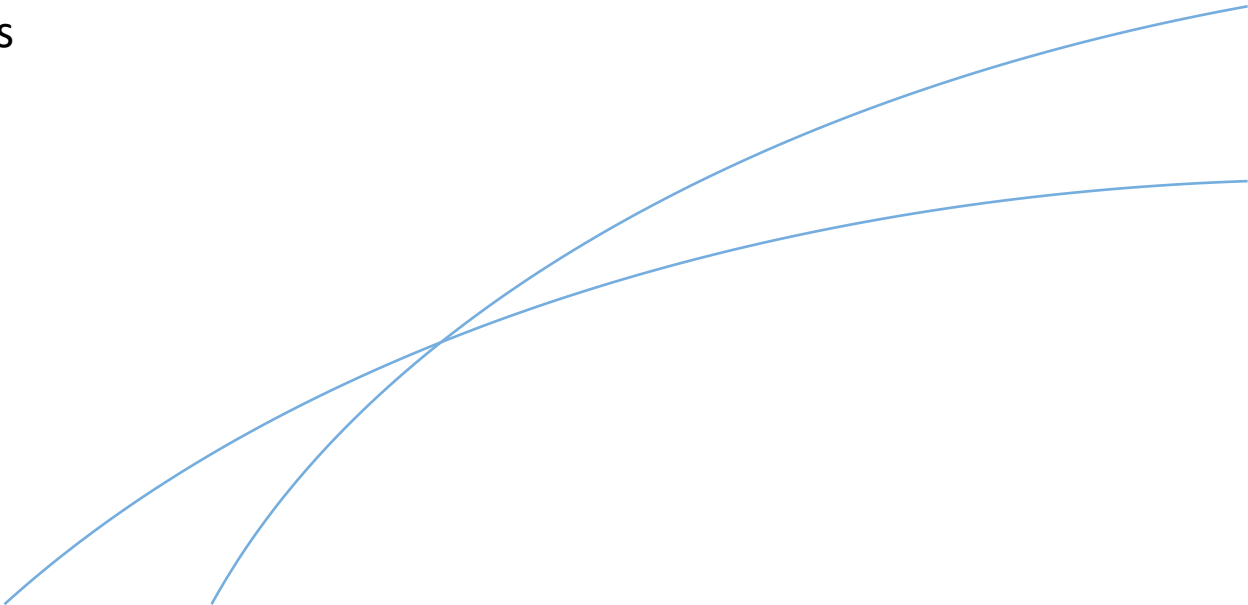
GPO Box 1898, North Sydney

NSW 2060.



Personal Accident & Voluntary Workers Insurance

What is NOT covered?

- Persons aged 85 years or older (Personal Accident & Voluntary Workers)
 - Injury caused by driving a vehicle whilst under the influence of alcohol equal to or above the prescribed legal limit.
 - Any illness/sickness of any kind (i.e. COVID-19).
 - Items which are covered by Medicare (Personal Accident Insurance only provides “Non-Medicare Medical Expense Cover”).
 - Claims arising from any Pre-Existing injuries
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Additional Insurance Options

The following types (or classes) of insurance **are available to all Motorsport Australia members** as well as related motor sport organisations. The following insurance policies ARE NOT included automatically within the Motorsport Australia National Insurance Program. These covers must be purchased separately via Gallagher Sport.

Optional Cover	Description
Management Liability Insurance	Provides cover to the directors & officers of clubs against employment practices, tax audit, employee theft/crime
Race Vehicles and Trailer Insurance (i.e Static and Transit Cover)	Provides protection against damage and/or theft for race vehicles, trailers, tools/ equipment and uniforms garaged whilst in storage and in transit
Travel Insurance	Personal insurance protection whilst travelling interstate or internationally for motorsport activities
Club property Insurance	Tailored protection against damage and/or theft for buildings, property and equipment owned by clubs/associations

Management Liability Insurance

What is Management Liability Insurance and why would my club want to take it out?

A Management liability policy protects both the personal assets of directors and officers, and the clubs bottom line against financial loss arising from liability that may be incurred whilst running the club.

- ✓ **Directors' & Officers' Liability Insurance:** this protects a club and/or its directors and officers from claims arising out of any decisions and actions of those directors and officers while carrying out their duties.
- ✓ **Employment Practices Liability Insurance:** this protects your club against claims for unfair dismissal, sexual harassment, discrimination (age, racial, sexual, religious) and other employment-related incidents.
- ✓ **Statutory Liability Insurance:** this protects clubs against claims for breaches of legal provisions which attract fines and/or penalties, such as breaches of work health and safety and privacy laws.
- ✓ **Fidelity Insurance:** this protects the club against fraud and dishonesty by employees including volunteers
- ✓ **Tax Audit cover:** protects the club against the cost of responding to unexpected tax audits, most commonly a tax audit by the Australian Taxation Office.

What is the discount in obtaining it through Gallagher when our club is affiliated with Motorsport Australia?

Gallagher has negotiated a volume based deal with a specialist insurer where policies start from as low as \$400 annually – up to \$560 – depending on your club membership. If interested, please complete application form located in Motorsport Australia 2021 National Insurance Program Handbook.

Management Liability Insurance

Claims Examples

Claim Description	Claim Incurred Amount
Unfair Dismissal - Coach let go for breach of employment contracted after advertising private coaching academy through the Insured's contact database.	Paid-\$13,000
Alleged discrimination & breach of agreement - Dispute between a coach and a referee, both accusing the other of harassment & bullying. The Insured became involved when the complaint escalated. The claim became particularly nasty & each party engaged their own legal representation.	Paid-\$85,000
Fidelity/Crime - Treasurer misappropriated funds from the Association.	Paid-\$82,000
Defamation - Claim made against by a coach in response to bullying allegations.	Paid-\$280,000

Contacting Us

Please contact your relevant regional development executive in the first instance.

Otherwise, if your query is urgent and cannot wait, please contact myself or Terry directly on:

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E: shaun.sirbadhoo@ajg.com.au

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Questions?



Thank You



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