

## Section 1 Insurance Program

### Sports Public & Products Liability & Professional Indemnity Insurance

Scope of Cover									
<b>Full Name of Insured</b>	Special Olympics Australia, its clubs and state committees, advisory committees, athletes, volunteers, first aid officials, coaches, officials and committee members.								
<b>Period of Insurance</b>	From 4pm 30 <sup>th</sup> September 2019 to 4pm 30 <sup>th</sup> September 2020								
<b>Geographical Limits</b>	Worldwide Excluding USA and Canada								
<b>Activities Insured</b>	<p>Principally but not limited to Whole of Sport Insurance Program including administration and the development, promotion, organisation and conducting of SOA activities such as competitions, tournaments, training, coaching courses, promotional events and/or clinics, including, but not limited to:</p> <ul style="list-style-type: none"> <li>• Playing or promoting club, representative games, competitions and performances</li> <li>• Participating in training or practice sessions, or official functions arranged by the insured</li> <li>• Travelling to or from club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured</li> <li>• Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating</li> <li>• Whilst an Insured Person is engaged in voluntary work / committee meetings &amp; fundraising authorised by and under the control of the Insured.</li> <li>• Sale of merchandise</li> <li>• Public liability as an owner/occupier of the premises, in respect to sanctioned events only</li> </ul> <p>SOA has the following pathway for participation</p> <ul style="list-style-type: none"> <li>• Regional Games - held weekly in local communities</li> <li>• State Games - held annually, with some states hosting both multi-sport games, while others hold a separate competition for each sport.</li> <li>• National Games - open-age National Summer and Winter Games are held every four years.</li> <li>• Junior National Games - designed for athletes 8-15 years of age, are also held every four years.</li> <li>• Pacific regions continues to grow, with the addition of the Trans-Tasman Tournament between Australia and New Zealand now an annual event.</li> <li>• World Games - Special Olympics athletes who have trained regularly and progressed through the various levels of competition have the opportunity to compete at a World Games. The World Games operate on a four year cycle with a separate event for summer and winter sports.</li> </ul> <p>SOA works with the following programs</p> <table border="0"> <tr> <td>Sport Partners</td> <td>Community Development</td> </tr> <tr> <td>Healthy Athlete Programme</td> <td>Athlete Leadership Programme</td> </tr> <tr> <td>Young Athlete Programme</td> <td>Unified Sports</td> </tr> <tr> <td>School Program</td> <td></td> </tr> </table>	Sport Partners	Community Development	Healthy Athlete Programme	Athlete Leadership Programme	Young Athlete Programme	Unified Sports	School Program	
Sport Partners	Community Development								
Healthy Athlete Programme	Athlete Leadership Programme								
Young Athlete Programme	Unified Sports								
School Program									
<b>Insurer</b>	Offshore Market Placements via Lloyds of London								
<b>Policy Wording</b>	Gallagher Sports Insurance PDS and Policy Wording v1.16								

<b>Declared Sports</b>	Including but not limited to AFL, Alpine Skiing, Aquatics, Athletics, Basketball, Bocce, Cricket, Dance, Equestrian, Football, Golf, Gymnastics, Indoor Bowls, Lawn Bowls, Netball, Sailing, Snowboarding, Softball, Speed Skating, Surfing, Swimming, Table Tennis, Tennis, Tenpin Bowling
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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>	\$10,000,000 any one period of insurance
<b>Goods in Care Custody &amp; Control</b>	\$100,000 any one period of insurance
<b>Deductible</b>	\$500 each and every claim except \$10,000 relating to Equestrian Activities

Policy Endorsement Definitions	
<b>Participant Exclusion Removal</b>	It is hereby noted and agreed that Section 2. Sports Liability, What's Not Covered, Part A, General Liability, Participant to Participant Liability is removed.
<b>Removal of PI exclusion Personal Injury</b>	Page 39, Section 3, what's not covered point 3 - is deleted in its Entirety
<b>Molestation</b>	Page 25, What's Not Covered, Section 6 Molestation is deleted.  Molestation is therefore insured as per the terms outlined within the policy wording
<b>Equestrian</b>	It is a condition precedent to this policy that documented sign-off is provided by Riding for the Disabled, Equestrian Australia (NSW) & Horse Safety Australia prior to any Equestrian ride, verifying the participants ability, suitability of horses and equipment used.
<b>Participant to Participant</b>	The insured is covered in respect to claims or actions brought by one participant against another participant for personal injury or property damage occurring whilst competing and/or practising in a covered activity.