

PUBLIC LIABILITY – POINTS TO CONSIDER

- Size does matter! Insurance brokers get little commission for these policies and it often involves a fair amount of work. When a small club is quoted a high premium, often they cannot afford cover and the broker does not get the business or the commission. You can combat this by being covered by an “umbrella” type scheme.
 - Are you affiliated to a national body? Are you covered under their public liability insurance policy?
 - Are you affiliated to a state body? Are you covered under their public liability insurance policy?
- If you do not have an affiliated body that can offer this type of cover, have you considered going in a group insurance scheme?
- A documented risk management or quality management system should be provided to your broker to increase the likelihood of you receiving cover, or even decrease the premium cost. Make sure you point this out, as not all brokers ask for it.
- When getting insurance for your club, you will need to do a lot of preliminary work prior to visiting your broker to assist them in providing you with a quote.
- A broker will want to know:
 - The name of your club and incorporation status
 - The activity you undertake eg. soccer
 - Number of members
 - Age and ability of members (affects the likelihood of risk)
 - Facilities – do you own or lease?
 - Length of operation – how long have you been in existence?
 - Where do you operate from eg. Darwin clubhouse
 - Affiliations – who you are affiliated to (national/state), who is affiliated to you (clubs)
 - Past claims or incidents that might lead to a future claim
 - What do you want to be covered for –public liability, player accident? You may have a better chance of being offered insurance if you pool all your insurance needs together and go to one company.
- Each club is assessed on a case by case basis. Clubs with lower risks and good risk management procedures in place will have a much better chance of being offered an insurance policy.

Please note, this information has been compiled by the Office of Sport and Recreation and provided as a guide only. It should not be used in a legal context. For advice on insurance, please contact a qualified member of the insurance industry.