

Cricket Australia NCRRP – Useful Information for Clubs from JLT Insurance – 2016/2017

Topic	Message
Non-Medicare Medical	<p>Medical Expenses cover is governed by federal legislation. It means that any medical expense covered by Medicare cannot be claimed under the club's insurance.</p> <p>If a medical expense is not covered by Medicare then it can be claimed under the club's insurance. Players have 270 days from date of injury to lodge a claim.</p> <p><i>Claimants should claim on their Private Health Fund first.</i></p>
Non-Medicare Medical (version 2)	<p>Due to the Health Insurance Act 1973 (and Regulations) governing what Medical Expenses can and cannot be claimed under the club's Personal Injury policy, expenses such as doctors and surgeons services cannot be claimed as they are claimable under Medicare.</p> <p>Services such as physiotherapy, dental and ambulance can be claimed as they are not claimable under Medicare.</p> <p><i>Claimants should claim on their Private Health Fund first.</i></p>
Notification	<p>If an incident occurs at the club that may give rise to a liability claim, either public liability or club management liability, the club must notify JLT Sport as soon as possible.</p> <p>Prompt notification of claims:</p> <ol style="list-style-type: none"> a) is a condition of the policy b) makes an accurate settlement or defence of the claim easier c) ensures that information is collected at the time of the incident when it is fresh in everyone's mind
Duty of Care	<p>All clubs have a legal responsibility to provide a safe environment for players, members, guests and the general public, both on and off the playing field. This is called a Duty of Care.</p>
Players	<p>Players should be made aware of the benefits of the Personal Injury cover including what is claimable and what is not and the limits of cover.</p> <p>It is the player's responsibility to decide upon their own circumstances and needs. Players should be encouraged to investigate the benefits of arranging insurances in addition to the Program to cover expenses that are not claimable under the Program (e.g. Private Health Insurance)</p>
Volunteers	<p>Volunteers are eligible for cover under the Personal Injury section of the Programme.</p> <p>Volunteers are subject to the same level of Non-Medicare Medical expenses as players however a Capital Benefit (Death or Permanent Disablement Benefit) payout is capped at 20% of the maximum payout.</p>
Public Liability	<p>A Duty of Care means that a club must provide a safe environment. This includes during any maintenance or upgrade works undertaken by a club, including club working bees. Where relevant, any works must comply with the appropriate Australian Standards, local government regulations and Cricket Australia Community Cricket Facility Guidelines</p> <p>http://community.cricket.com.au/clubs/facilities/facilities-guidelines</p>
Club Management Liability	<p>As part of the National Club Risk Protection Programme, cover is provided to individual officials for alleged incidents involving harassment, discrimination, libel, slander, defamation, some forms of theft and employment related matters such as unfair dismissal. This policy is called Club Management Liability. It is only available to incorporated entities – so it is important to make sure your club is properly incorporated.</p>
Incorporation	<p>Clubs must maintain their incorporation status or they are not covered under the Club Management Liability policy.</p>
General Program	<p>The insurance cover organised through your club's affiliation with the association and your state body provides your club with three core policies:</p> <ul style="list-style-type: none"> • Public Liability • Club Management Liability • Personal Injury
Asset Protect	<p>Did you know that JLT Sport offer 'Asset Protect' Insurance to cover your club's property and assets (bar stock, cricket equipment, etc.) and provides protection against fire, theft and damage etc.</p> <p>This coverage is not automatically included under the NCRPP however can be applied for at any time. Visit www.cricket.jltsport.com.au for more information.</p>

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Asset Protect	<p>If you have a current Asset Protect policy or are considering insuring the contents of your club, it is very important that you are adequately insured.</p> <p>Unfortunately Australia suffers from many natural disasters that can cause significant damage to club facilities. Ensure that your club is sufficiently covered to replace lost and damaged items.</p>
Checklist App	<p>Did you know there is a JLT Sport App that allows you to complete a pre-match inspection on game day and before training sessions to ensure the ground and surrounding areas are safe for everyone?</p> <p>Available now in the App and Play stores.</p>
Coaches	<p>The NCRPP provides public liability and professional indemnity cover to club coaches whilst they are coaching at their accredited skill level.</p> <p>Sometimes coaches require additional insurance if they coach outside of these parameters (e.g. contract themselves out under their own ABN.)</p> <p>JLT Sport now offer coverage under the 'Cricket Coaches Australia Insurance Scheme' for your independent coaching requirements. Visit www.cricket.jltsport.com.au for more information.</p>
Club websites	<p>If your club has a website that includes information about insurance, it is important that you provide a direct link to the JLT Sport website, rather than text content. This is to ensure that you are always providing your members, players and volunteers with the most up to date and accurate information and you are not breaching Financial Services licensing laws.</p>
Reducing risks at your club	<p>JLT Sport and Cricket Australia have made it easier for your club to reduce risk by providing a set of basic standards.</p> <p>Your club has a legal duty to provide a safe environment and achievement of these basic standards assists your club to uphold your legal responsibility.</p> <p>Visit www.cricket.jltsport.com.au for more information.</p>
Private Health Insurance	<p>If a member has private health insurance and is injured at cricket they are required to claim on their private health policy first and then submit a claim for any potential reimbursement that they may be entitled to through the National Club Risk Protection Programme.</p>
Club Support Program	<p>The Cricket Australia "Club Support Program" is designed to outline through a series of emails the key activities that need to be completed over 12 months. You can register to receive regular club support emails at: http://community.cricket.com.au/clubs/club-support-program</p>
Personal Injury Upgrades	<p>All registered players receive the standard level of cover under the NCRPP.</p> <p>Players can choose to 'upgrade' their cover by purchasing higher levels across all sections of the Personal Injury policy.</p> <p>To apply for higher cover, visit our website at www.cricket.jltsport.com.au.</p>