

National Insurance Program

Who is Covered

Rowing Australia Limited, including all State Associations (except NSW)*, their affiliated Clubs and Schools, and their members for;

1. Public and Products Liability
2. Professional Indemnity
3. Sports Injury / Personal Accident

Rowing Australia State Associations and Affiliated Clubs have extended cover for;

1. Corporate Travel
2. Workers Compensation
3. Management Liability
4. Cyber Liability & Privacy Protection

Clubs and their Rowers have optional access to the following cover

1. Industrial Special Risk (Property)
2. Marine Hull / Rowing Scull (Australia & Overseas)

What is Covered

Public Liability, Products Liability and Professional Indemnity

Public Liability: Up to \$20mill cover for members held liable for a negligent act that has caused property damage or bodily injury to a third party, anywhere in the world.

Products Liability: Up to \$10mill cover for members held liable for any bodily injury as a result of products sold or supplied to customers or to members of the public.

Professional Indemnity: Up to \$10mill cover for a coach/ official held liable for an error or incorrect advice given which caused injury or property damage to a third party.

Sports Injury / Personal Accident

Covers all affiliated members, employees, coaches, instructors, trainees, masseurs, first aid/medical persons, timekeepers, officers, officials, technical officers, technical officials, carers for rowers with disabilities, oarsmen and oarswomen.

Covers injury that occurs during any sanctioned Rowing Australia activity, including races, events and training. Offers death and capital benefits, weekly injury benefits, cover for fractured bones and dental injury and injury exposures facing the rowing community.

Corporate Travel

This policy covers Rowing Australia Limited, Affiliated State Associations, including Directors, Executives, Managers, Coaches, Officials, Volunteers, Authorised members, Australian and State teams whilst travelling in relation to sanctioned Rowing Australia events.

Offers cover for Unlimited Overseas Medical Expenses and Evacuation, Global Emergency Assistance, Baggage Cover, Death and Capital Benefits and Loss of Deposits.

Workers Compensation

Workers Compensation provides cover for wage replacement and medical benefits to employees who are injured in the course of their employment. Workers' compensation insurance is compulsory for all employers in Australia and our services are directed at ensuring compliance with workers' compensation legislations nationally whilst mitigating the risk to rowing clubs and organisations.



Management Liability

Management Liability safeguards Rowing Australia Limited, Affiliated States and Affiliated Rowing Clubs against allegations such as:

- Occupational health and safety breaches
- Employee discrimination
- Financial mismanagement
- Illegal conduct
- Breach of directors' or officers' duties

Policy covers;

- Management Liability
- Corporate Liability
- Employment Practices Liability
- Crime Protection
- Statutory Liability

Cyber Liability & Privacy Protection

This policy safeguards Rowing Australia Limited, affiliated States and affiliated Rowing Clubs against Cyber, Privacy and Media Risks. It protects against cyber exposures including sensitive data being lost or stolen, as well as the costs associated with replacing or repairing damage to systems or equipment, and the interruption to business operations following an incident.

Industrial Special Risk (optional for clubs)

Industrial Special Risk (ISR) provides property damage and consequential loss cover for Rowing Australia Limited and nominated State / Territory Association locations.

Cover includes;

- Property Insurance
- Interruption Insurance

We can provide your club with cover for ISR, please email us at au.rowing@aon.com

Marine Hull / Rowing Scull (optional for clubs and individuals)

Provides clubs and individuals cover for accidental damage and theft of Rowing craft, motor boats, working equipment, blades, oars and accessories and trailer(s).

For a quote on your club or personal Sculls please email us at au.rowing@aon.com

For further information please contact the Aon Sports Team:

au.rowing@aon.com

1800 377 712

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