

## 2014 HOCKEY NATIONAL RISK INSURANCE PROGRAM

### CLUB MANAGEMENT LIABILITY INSURANCE

#### What is Club Management Liability Insurance?

- *When you give your time and energy to a club, you want to make certain you are not risking your personal or the organisation's financial security. That's why you need a Club Management Liability insurance policy. It provides protection for you and the organisation in the event of a legal action.*
- *This insurance addresses the exposures and wrongdoings that clubs and associations face every day, including discrimination, harassment, wrongful termination, inefficient administration or supervision, libel and slander, misrepresentations and employee theft.*

#### WHAT COVERAGE IS PROVIDED WITHIN A CLUB MANAGEMENT LIABILITY POLICY?

##### **Directors & Officers Liability:**

Coverage for any wrongful act including a criminal charge, defamation, civil proceeding or fraudulent act

##### **Employment Practices Liability:**

includes wrongful dismissal, discrimination or unlawful acts in the workplace

##### **Employee Theft Coverage:**

an employee or voluntary worker has been stealing money or items of value from the club/association

The Club Management Liability Insurance costs for Hockey NSW affiliated Associations and Clubs for the period 31st March 2014 to 31st March 2015 will be as follows:

#### LIMITS OF LIABILITY

##### **Directors & Officers**

Maximum Limit of \$5,000,000 any one claim and \$10,000,000 in the aggregate any one period of insurance

##### **Employment Practices**

Maximum Limit of \$1,000,000 any one claim and \$10,000,000 in the aggregate any one period of insurance

##### **Employee Theft**

Maximum Limit of \$25,000 any one event and \$100,000 in the aggregate separately per State Association

#### DEDUCTIBLE / EXCESSES

##### **Directors & Officers**

\$Nil

##### **Employment Practices**

\$1,000

##### **Employee Theft**

\$1,000