

### Triathlon Australia Summary of Insurance cover – Clubs

Body	Member type	Personal accident	Public/ products liability	Association liability (D&O, prof indemnity)	Business pack	Travel
<b>Affiliated club</b>		n/a	Yes	Yes	No	n/a
	Member <sup>1</sup>	No	Yes	Yes <sup>2</sup>	n/a	No
	Volunteers	No	Yes	Yes <sup>3</sup>	n/a	No
	Officials	No	Yes	Yes <sup>3</sup>	n/a	No

A Club affiliated with its State association is another class of member, and therefore has access to the Triathlon Australia Whole-of-Sport insurance policies.

Club Members, officials and volunteers are covered for Public and products liability. They also have access to the Association liability if they are appointed to act in an office bearer capacity, or they are elected to a committee.

Club only members do not have access to the Personal accident policy, and therefore if injured while training would not be able to claim on the Triathlon Australia policy. To get access to the Personal accident policy and individual must be a member of their State association (and therefore a member of Triathlon Australia).

Club races only open to affiliated club members, must be sanctioned by Triathlon Australia. Providing there are less than 150 participants there is no cost for doing this. As soon as there are 150 participants, or the race is opened to non-club members there is a fee payable. Please see the National Sanctioning policy for more details.

Club only members who compete in Club races must get a One Day Membership to be covered for personal accident while racing. The cost to the club of providing this membership is \$5, it is up to the club whether they pass this cost on to the participant, or bear the cost themselves. Please see the National Sanctioning policy for more details.

Insurance details can be found via our website here:

<https://welcome2.willis.com/triathlonaustralia/default.aspx>

<sup>1</sup> Member of club only, not a member of the State Association (and therefore not a member of Triathlon Australia)

<sup>2</sup> Only if authorised to act as an office bearer capacity or elected to a committee