

### Triathlon Australia Summary of Insurance cover

Body	Member type	Personal accident	Public/products liability	Association liability (D&O, prof indemnity)	Business pack	Travel
<b>Triathlon Australia</b>		n/a	Yes	Yes	Yes	n/a
	Staff	No (work cover)	Yes	Yes	n/a	Yes <sup>1</sup>
	Volunteers	Yes	Yes	Yes <sup>2</sup>	n/a	Yes <sup>1</sup>
	Officials	Yes	Yes	Yes <sup>2</sup>	n/a	Yes <sup>1</sup>
<b>State &amp; Territory Associations</b>		n/a	Yes	Yes	Yes <sup>3</sup>	n/a
	Staff	No (work cover)	Yes	Yes	n/a	Yes <sup>1</sup>
	Member	Yes <sup>4</sup>	Yes	Yes <sup>2</sup>	n/a	No <sup>5</sup>
	Professional member	Yes	Yes	Yes <sup>2</sup>	n/a	Yes
	Accredited coaches	Yes	Yes	Yes <sup>2</sup>	n/a	Yes <sup>1</sup>
<b>Affiliated club</b>		n/a	Yes	Yes	No	n/a
	Member (of club only)	No	Yes	Yes <sup>2</sup>	n/a	No
	Volunteers	No	Yes	Yes <sup>2</sup>	n/a	No
	Officials	No	Yes	Yes <sup>2</sup>	n/a	No
<b>Event Organising company</b>		No	Yes <sup>6</sup>	No	No	No
	Volunteers	No	Yes	No	No	No
	Staff	No	Yes	No	No	No

<sup>1</sup> Only if authorised by Triathlon Australia

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

<sup>3</sup> On their own policy, this can be an 'add on' to the TA policy, or a stand-alone policy.

<sup>4</sup> Annual members are covered 100% when racing and 50% while training. One day members are only covered while racing.

<sup>5</sup> But membership can be upgraded (with a small fee) to include travel insurance

<sup>6</sup> Only if the event is sanctioned by Triathlon Australia and the sanctioning fee has been paid.



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## **Further Explanation regarding the Insurance Cover**

### **Triathlon Australia**

Triathlon Australia is the policy holder for the 'Whole of sport' insurance policies. Access to these policies is available to members, staff and appointed volunteers & officials of Triathlon Australia.

### **State & Territory Associations**

The reason that there is a 'whole of sport' policy is so that all of the States and territories can have access to the same cover as Triathlon Australia, and can offer that to their members.

All members who join up through their State or territory are also a member of Triathlon Australia.

Annual members are covered for Public liability, personal accident (reduced to 50% when training), membership can also be upgraded to have access to the travel insurance. Travel insurance is an automatic benefit for professional members.

Accredited coaches are covered for coaching triathlon disciplines to people who wish to participate in a triathlon.

### **Affiliated Clubs**

Affiliated clubs are another member category and therefore have access to the insurance policies.

Club members, officials and volunteers can also access the policy, but the access is limited if they are not also members of their State or Territory association (and therefore Triathlon Australia).

### **Event organizing companies**

Companies that organize sanctioned events also gain access to the public and products liability policy once their event is sanctioned and the sanctioning fees have been paid.

Our Mission:

*"To ensure the existence of quality participation opportunities and pathways with the sport of Triathlon in Australia"*

Principal Partner



Australian Government  
Australian Sports Commission