



Why Choose Insurance Made Easy? (Established 1992)

- ✓ AUSTSWIM's preferred insurance provider since 2003
- ✓ Arranged a program that insures all 30,000+ AUSTSWIM teachers with their three years teaching license
- ✓ Provide Insurance services to Royal Lifesaving National Office along with state offices
- ✓ Insure over 300 swim schools nationally
- ✓ Participant - Water our Fatal Attraction – NZ 2011
- ✓ Participant & Event Insurer - World Conference on drowning Prevention – Vietnam 2011
- ✓ Participant & Exhibitor Australian Water Safety Conferences 2008, 2010, 2012, 2014
- ✓ Queensland & Victoria Pool Safety Inspector Insurance Program
- ✓ Attendance, Exhibitor, Presenter all AUSTSWIM National & State Conference 2002-2019
- ✓ Extensive industry experience in tailoring covers to ensures your are appropriately insured
- ✓ Sponsor & Attendee at NSW, ACT & VIC Awards of Excellence
- ✓ Provide Insurance to Aquatics & Recreation Victoria

Can Monthly Payments Be Arranged?

Yes, monthly payments can be arranged via Premium Finance contract (some additional interest charges apply).

Brochure date 28/6/23

For enquiries call the Specialised Aquatics Team 1800 641 260



Insurance Made Easy

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Member of:



**Business Insurance for
SWIM SCHOOLS**



SPORTSCOVER™





AUSTSWIM RECOGNISED INSURANCE FOR SELF-EMPLOYED (SOLE OPERATOR)

Are you a self-employed AUSTSWIM Licenced Teacher working as a contractor, a SAL Swim Coach, AUSTSWIM WETS Instructor then read on;

- ✓ If you are working as a contractor and working more than 30 hours per week or earning more than \$30,000 p.a then the automatic insurance under your AUSTSWIM Teacher Licence will not provide you with cover, so you will need to arrange your own cover
- ✓ Similarly, if you are hiring lanes in a council pool, or teaching in private pools and have your own clients who pay you directly then you are required to arrange your own cover
- ✓ We have a specic scheme for which we have negotiated reduced rates according to the number of hours per week that you work
- ✓ The standard level of cover we offer is \$10 Million for Public Liability and \$5 Million Professional Indemnity

Insurance Made Easy provides insurance services tailored to your specific business requirements

An example cost of insurance for Self-Employees who hold an AUSTSWIM Teacher Licence:

Hour/week	Insurance Cost
Up to 10 hours	\$190.00
Up to 15 hours	\$290.00
Up to 20 hours	\$410.00
Up to 30 hours	\$490.00

- To determine the most appropriate cover, please be aware that weekly hours worked are calculated on an annual average; take seasonal work into account for this calculation.
- Our cover extends Australia wide; including work done in any private pool, council pool and location types as indicated in the AUSTSWIM Guidelines.

BUSINESS INSURANCE PROGRAM FOR SWIM SCHOOLS

Join the growing number of swim centres - large and small now insured with IME Insurance Made Easy for their insurance needs. IME have been providing insurance solutions to the Aquatics Learns to Swim Industries for over 20 years.

Professional Indemnity & Public Liability

We provide comprehensive cover for claims made against you as a result of the operation of your swim school for professional negligence for swim teaching, coaching and other associated activities declared as well as public liability.

Professional Indemnity		Public Liability	
Options	\$5 Million	Options	\$10 Million
	\$10 Million		\$20 Million

Cover is Australia-wide* where ever your business operates and includes cover for legal defence costs for claims of alleged negligence. *(excluding open water)

Property Covers

Building & Contents - Fire

Cover can also be arranged for the contents of your swim school as well as cover for the premises including the building, pool, fit out and improvements on any rented premises, all coaching aids, office furniture and computer equipment.

Business Interruption

Business Interruption insurance covers the loss of income that your business suffers as a result of a disaster. If the event is covered by your Building and Contents Insurance EG. fire or storm damage and your swim school cannot operate as a result of the premises being closed for repairs or rebuilding, income lost will be covered.

Breakage of Glass

It is now common practice for lessors of premises to include a clause in the lease stating it is the responsibility of the lessee to arrange insurance cover for glass breakage. We can assist with this cover including any signwriting or signs. Check with your landlord, you may need to insure glass when you pick up the keys.

Burglary

Theft of contents, following a break-in. Things such as computers, stock, heaters and pumps.

Some other insurance for your consideration

Theft of Money

If your swim school receives payments by cash this policy will provide cover for the theft or loss of money while in transit anywhere in Australia or on the premises during business hours and outside business hours.

Machinery Breakdown

Machinery Breakdown Insurance provides cover for repair costs or replacement of fixed machinery such as filtration systems and pool pumps due to mechanical breakdown.

Commercial swim centres, we tailor policy to suit your needs and budget.

For enquiries: call us on 1800 641 260

visit imeinsurance.com.au for more

