

## Frequently Asked Questions

### 1. Who Is Covered?

#### Full cover applies to

All employed and volunteer AUSTSWIM Licenced Teachers including contractors\* while engaged by a swim school.

You must be a **resident of Australia\*** and the holder of a current AUSTSWIM Teacher Licence issued in Australia.

In addition, the policy will cover an Australian resident while working in a swim teaching role overseas. (Refer to Q 2 for more information).

\*Refer to definitions below.

### Cover does not apply in the following circumstances

- You are engaged as a Contractor\* working over 20 hours per week or earning in excess of \$20,000 p.a. In this case you will need to purchase your own separate policy.
- You are a Swim School Operator\* or have your own clients who pay you for swim lessons. In this case you will need to purchase your own business insurance policy. If you require to purchase your own individual insurance or wish to discuss your own individual situation, please contact Insurance Made Easy to discuss your needs on 1800 641 260.

\*Refer to definitions below.

### 2. Does the insurance cover me if I work or volunteer overseas?

Yes. Cover is worldwide, however it is subject to Australian Laws which means that any legal action would need to be taken against you in Australian Courts.

You will be covered under the policy if you are an AUSTSWIM Licenced Teacher working/volunteering overseas providing you are a resident of Australia and are working overseas as an employee, volunteer or contractor.

### 3. Why is the insurance that is included with an AUSTSWIM Licence so important?

This Insurance has come about after many years of experience working with the aquatics industry on both Insurance and Risk Management issues. This has enabled us to identify gaps in current situations and provide a backstop – a safety net – just in case.

When working as a teacher in a swim school as an employee or contractor you don't know whether or not the swim school has Public Liability & Professional Indemnity insurance in place to protect you should an incident occur that would be covered by this type of insurance.

Even if you are covered, most likely you are not covered for any volunteer teaching you do outside of your place of employment. The insurance policy with your AUSTSWIM Teacher Licence covers you for this.

In many cases, allegations of negligence that lead to legal action in both Public Liability and Professional Indemnity insurance claims ultimately turn out to be baseless. However, to assess and defend any legal action, the Legal Costs can be significant, these costs are also included as part of the Insurance Coverage.

### 4. How much am I covered for?

\$20 Million Public Liability any one occurrence any one claim and in the aggregate  
\$20 Million Product Liability any one occurrence any one claim and in the aggregate  
\$10 Million Professional Indemnity Insurance any one claim and in the aggregate

### 5. How long am I insured for?

You are insured whilst your AUSTSWIM Teacher Licence remains current.

### 6. Could you please explain what the different insurances are?

**Public Liability** Insurance is protection for those who are held legally liable for causing personal injury or damage to property where their business is being conducted.

**Products Liability** Protection for legal liability for products that you may sell on behalf of the swim school, that are directly related to swimming, such as goggles, swim wear, flotation devices etc which may cause injury or damage to other people's property.

**Professional Indemnity** Insurance is protection against claims made against you for compensation for financial loss resulting from your advice or instruction to another person in your capacity as a swim teacher.

### 7. I work as an Employee. Why do I need this insurance?

As an employee you may be sued personally for your actions and the insurance provides you with a wide range of protection.

As an employee, you expect your employer has Liability insurance but do they?

- What happens if they don't?
- Did they remember to renew their insurance?
- Are they correctly insured?
- Do you do voluntary teaching with Local clubs, scouts? Senior citizens?

This insurance can provide protection if someone alleges you have been negligent in some way.

### 8. What is the ultimate aim of this insurance program?

As mentioned in question 3, risk management is very important. In association with AUSTSWIM, many gaps in current insurance programs have been identified and AUSTSWIM have decided to become the world leader in aquatic education by providing a **guarantee** to the children and adults entrusted in to the care of their AUSTSWIM Licensed teachers. This **guarantee** can be proudly promoted to all concerned - All AUSTSWIM Licensed Teachers are accredited and insured.

### 9. Pool Owners, could there be gaps in your insurance program or in fact exclusions that you are not aware of:

The AUSTSWIM teachers' policy should give you 'peace of mind' that all your AUSTSWIM teachers are "Accredited and Insured". This alone is something to boast about or can even use this quote to promote your swim centre and it's something to be extremely proud of.

### 10. I am teaching infants, people with disabilities or aqua exercise, however I haven't as yet obtained the relevant Extension qualifications. Does this insurance cover me?

No, the Insurance Policy will only respond where you hold the relevant Extension Qualifications. Therefore, you are encouraged to obtain the relevant upgrade in your qualifications, thus ensuring that this insurance policy will hold you covered.

### 11. What should I do if I think I might need to make a claim?

At the hint of any situation where a claim may be made against you, YOU should immediately contact Insurance Made Easy and give them details. Failure to notify could jeopardise your entitlement to cover under the policy.

### 12. What if I am also a Swimming Coach?

The policy also covers you if you are a current swimming coach if you meet requirements set by Swimming Australia Ltd (SAL) under the National Coach Accreditation Scheme (NCAS). A SAL accreditation is only valid while the coach had membership through a professional organisation that has a code of conduct for coaches and is affiliated with SAL.

### DEFINITIONS

**Resident of Australia:** Anyone who is Permanent resident. Overseas Students with a valid study visa.

**Contractor:** Anyone engaged to work by providing labour under contract to provide services providing an invoice and ABN for payment by a swim school operator i.e. no direct clientele and no direct payment by clientele.

**Swim School Operator/Self-employed:** Anyone engaged in providing swim lessons with their own clients and **receiving direct payment or favour**. This can range from conducting one lesson in a backyard pool through to an operating swim school.

Note: Where you receive direct **payment/favour** from student **YOU** are considered a swim school operator.

**Favour** refers to indirect payment, example could be a local pool shop owner says to an AUSTSWIM Teacher - "How about you teach my child to swim in your backyard pool and I will supply your pool chemicals". In this instance, the owner/swim teacher is working as a self- employed person not as a volunteer.



# 2017 Program Benefits

## Insurance for AUSTSWIM Teachers and Recognised Centres



**Are you AUSTSWIM Accredited and Licenced?  
If the answer is YES, then you're well covered.**



SPORTSCOVER™



For enquiries: call us on 1800 641 260

## AUSTSWIM Teacher Insurance Program 2017

AUSTSWIM values your commitment to become accredited educators in aquatics. In partnership with Insurance Made Easy your AUSTSWIM Licence now provides automatic insurance cover \*

### Teacher Insurance – from training to licence

Your AUSTSWIM Teacher Licence Insurance:

- ✓ Applies during the face-to face training component of the course
- ✓ Continues as you participate in supervised workplace based training (12 months)
- ✓ Fully activates once you successfully complete all course components and become an AUSTSWIM Licenced teacher
- ✓ Applies when teaching in the area of your accreditation, for example, Teacher of Swimming and Water Safety, Infant and Pre-School Aquatics, Aquatics Access and Inclusion, WETS Aqua Instructor

### \*Who's covered by this policy?

- ✓ Employed AUSTSWIM Teachers and WETS Aqua Instructors who receive remuneration and their employers deduct PAYG Tax and pay their superannuation guarantee award contribution. The employer must issue employees with a payment summary/group certificate
- ✓ Volunteer AUSTSWIM Teachers and WETS Aqua Instructors who do not receive remuneration or goods for services provided
- ✓ Contractors who work under 20 hours per week\* or earn under \$20,000 per year by invoicing for service to swim centres
- ✓ Australian and some international residents (refer to website for list of international countries)
- ✓ Swimming Australia Ltd (SAL) Accredited Swim Coach who also hold a current AUSTSWIM Teacher Licence

\*Please note; weekly hours are calculated on an annual average taking into account seasonal work.

### Currency

Ensure your AUSTSWIM Licence is current by:

- ✓ AUSTSWIM Teachers: CPR must be updated every 12 months
- ✓ Hold a current working with Children's check
- ✓ WETS Aqua Instructors: First Aid every 3 years and CPR every 12 months
- ✓ Professional development and teaching/instructing experience an AUSTSWIM Teacher Licence is valid for 3 years

### How much is my insurance cover?

- ✓ \$20 million Public/Products Liability
- ✓ \$10 million Professional Indemnity

### Underwritten by:

Sportscover Australia under an authority from certain underwriters at Lloyds

### Cover under this Policy includes:

- ✓ Legal costs incurred in settlement of and defense of claims
- ✓ Cover for organising or conducting swimming and water safety lessons, aqua classes, swim squad lessons
- ✓ Cover for professional advice given and/or action taken in your capacity as the person holding the AUSTSWIM Teacher Licence

### Broadform Public Liability and Professional Indemnity Policy Wording including:

- ✓ Your teaching and/or class presentation activities anywhere in Australia and some international countries

### Exclusions

Any liability directly or indirectly arising out of:

- ✓ Malicious damage caused by any insured or other persons for whom the insured is responsible;
  - ✓ Assault, battery or any intentional or deliberate violence committed or alleged to have been committed by an insured; or any
  - ✓ Sexual assault, sexual harassment, sexual molestation or rape
- ✓ **Open water activities unless otherwise approved**  
Please contact our office if you need this cover.

### A little more information

AUSTSWIM Insurance cover does not extend to:

- ✓ Contractors working more than 20 hours per week or earning more than \$20,000 per annum

Separate insurance cover will need to be arranged:

- ✓ Where lanes are hired in council or private pools for teaching participants who pay you directly

Contact Insurance Made Easy to discuss appropriate policy cover.

### AUSTSWIM Recognised Insurance for Swim Centres

Join the growing number of swim centres (large and small) now insured with Insurance Made Easy for their insurance needs.

You qualify for AUSTSWIM preferred insurance premium rates when you employ staff (employees or subcontractors) or if you are self-employed working more than 20 hours per week.

Your Insurance requirements will depend on your business activities; that may range from lane hire through to large-scale commercial aquatic education businesses.

### Insurance considerations may include:

- ✓ Combined professional indemnity and public liability
- ✓ Comprehensive property insurance including:
  - ✓ Building and contents
  - ✓ Business interruption
  - ✓ Machinery breakdown
  - ✓ Breakage of glass
  - ✓ Theft of money



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

### AUSTSWIM Recognised Insurance for Self-Employed

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 20 hours per week or earning more than \$20,000 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 specific 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

### An example cost of insurance for Self-Employed 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

- ✓ 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.

\* Prices are subject to change or valid until further noticed

For enquiries call the Specialised Aquatics Team 1800 641 260

All above products are provided by Insurance Made Easy - Made Easy Financial Group Pty Ltd. ABN 63 695 849 497. AFSL 285920. Member of NIBA | Steadfast