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## 2020 Australian Fencing Federation Insurance Program – COVID-19 Update

The purpose of this update is to provide all Australian Fencing Federation affiliated bodies, advice regarding the current state of Insurance in relating to the prevailing coronavirus (COVID-19) pandemic.

With Governments response to COVID-19, in terms of suspending training and games, being unprecedented and the situation still being fluid, until we have an understanding of the specifics of what the season looks like we cannot finalise any large insurance re-negotiations or any possible guarantee refund amount type statements.

Some questions are:

### ALL 2020 ACTIVITIES CANCELLED

Should all activities be cancelled for the entire 2020 season, clubs will still require some form of insurance as players have already trained and participated, since this year's insurance expiry (1<sup>st</sup> January, 2020). Clubs risk having a large exposure to litigation should they request, or receive a full refund, as liability claims can be notified to the club in years to come.

Management Liability insurance is only provided on a 'claims-made' basis. Meaning that, if this policy is cancelled and a litigation claim is first presented to a club in 2020, regardless of when the 'incident' occurred, there is no insurance. Due to the reasons outlined above, some form of insurance is still required to be kept in place and that we will negotiate once the format of 2020 is confirmed.

### ACTIVITIES PROCEED, BUT IN A REDUCED FORMAT

Similar to the above, once we know what the possible formats look like, we will be in a better position to negotiate with the insurer. One possible outcome may be a discounted premium, or to remain on the current terms with a standard reduction applied next year (based on whether claims / injuries actually reduce because of less games being played). Please note: reducing the number of games played doesn't mean that injuries automatically reduce. Generally, yes, with less activity and games occurring, we should see a drop in injuries, and claim lodgements. However, again, it is not definite because of the changing landscape. Injuries could rise significantly, upon 'restart' as members in most part will be far less fit due to 'self-isolation'.

### CLUBS IGNORING CURRENT 'LOCK-DOWN'

**Any activity that is conducted outside of the latest statement(s) released by Australian Fencing Federation, including that of the Government, will not be insured.** This applies to all persons involved within a club (i.e. committees, coaches, officials and participants). The insurance program is set to back the decisions, rules and regulations set by Australian Fencing Federation and we advise to seek clarification from Australian Fencing Federation prior to agreeing to, allowing or running any club activity. Noting that with Government restrictions now limiting outdoor activity down to just 2 persons, and really only running, there is not much room for negotiations here.

Gallagher and the Insurers, understand it's an extremely difficult time for everyone involved and are cognisant of the situation. We therefore ask for your patience and reaffirm our commitment to work through the current challenges, together. We are in regular contact with Australian Fencing Federation on this subject. When we know more, or if anything changes, we will advise all bodies accordingly.

Yours sincerely,

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