Northern NSW Football Limited Insurance Program

Associations and Clubs

2025-2026 Summary Brochure

The Northern NSW Football Limited Insurance Program has been arranged by Northern NSW on behalf of all affiliated Associations/Zones, Clubs and Referee Branches. The program is administered by Gow-Gates Insurance Brokers.

Important Notes

This brochure is a summary only of the main points of coverage. The information is of general nature only, no consideration has been made in regard to your own personal needs and/or circumstances.

Please refer to the policy documents available to download from the Northern NSW Football for complete policy terms and conditions.

For any advice or additional insurance cover that you may require please contact Gow-Gates.

The Management Liability, Public & Product Liability & Professional Indemnity and Personal Accident Insurance program commences on 31 October 2025 and expires on 31 October 2026.

This summary is prepared by Gow-Gates Insurance Brokers Pty Ltd (ABN 12 000 837 785 | AFSL 245423).

For further information visit: Northern NSW Football

Management Liability

What's Covered?	Management Liability insurance is designed to help protect the insured entity and management of insured entities against alleged or actual Wrongful acts. This can include: • Wrongful acts by management, committee members and Directors & Officers • Fraud and Dishonest acts by employees, volunteers and other insured persons • Claims made by employees, volunteers and other insured persons relating to employment practices – includes harassment, bullying, wrongful dismissal, etc. • Breaches of Statutory Legislation • Tax audit costs
Where am I covered?	Worldwide excluding claims brought or determined in the USA and Canada

Limits of Liability	$20,000,000 any one claim and in the aggregate Sub-limits apply as per Policy Wording
Excess	$Nil in respect of Directors & Officers Liability/$5,000 Company reimbursement cover $25,000 in respect of Employment Practices Liability $25,000 in respect of Statutory Liability, Company Liability and Crime Loss
Insured versus Insured	This Insurance does not cover claims brought by one Insured entity against another Insured entity.
Claims Made Policy	This policy is a “Claims Made Policy”. If at any time you become aware of circumstances which may or could give rise to a claim under this policy, then written notice should be provided to Gow-Gates without delay to ensure entitlements to a claim under the policy are not prejudiced.
Specific Exclusions	This insurance does not cover claims relating to molestation, insolvency or use of banned substance.
Who is the Insurer?	Insurance Australia Limited trading as CGU Insurance

Public and Product Liability

What’s covered	Public Liability insurance is designed to help protect insured entities if a third party claims they have suffered a serious injury, or their property has been damaged due to the insured entities alleged negligent activities. Product Liability is designed to help protect insured entities if a third party claims they have suffered a serious injury, or their property has been damaged due to goods that insured entities supply.
Where am I Covered	Worldwide excluding North America
Limit of Liability	$30,000,000 any one occurrence and in respect of Products any one period of insurance
Molestation Sub Limit	$5,000,000 any one claim and in the aggregate
Excess	Personal Injury Claims – Nil Property Damage Claims - $1,000 each and every occurrence Molestation Claims - $5,000 each and every claim
Participant Liability	This insurance does not apply to claims or accidents brought by one participant against another participant for personal injury or property damage occurring whilst competing and/practicing in a covered activity.

Claims Made Policy	The Molestation endorsement is a “Claims Made Policy”. If at any time you become aware of circumstances which may or could give rise to a claim under this policy, then written notice should be provided to Gow-Gates without delay to ensure entitlements to a claim under the policy are not prejudiced.
Who is the insurer	Underwritten for certain underwriters at Lloyd’s of London & Chubb Insurance Australia Limited by their agent SLE Worldwide Australia Pty Ltd.

A copy of your Associations/Clubs Certificate of Currency, please contact Northern NSW Football.

Professional Indemnity

What’s covered	Professional Indemnity insurance is a supplementary coverage for professional advice. It is designed to help protect Insured Persons and entities for alleged or actual acts, errors or omissions in breach of the Insured’s Professional Duty in connection with the business activities.
Where am I Covered	Worldwide excluding North America
Limit of Liability	$5,000,000 any one claim and $10,000,000 in the aggregates
Excess	$1,000 each and every claim
Claims Made Policy	This policy is a “Claims Made Policy”. If at any time you become aware of circumstances which may or could give rise to a claim under this policy, then written notice should be provided to Gow-Gates without delay to ensure entitlements to a claim under the policy are not prejudiced.
Who is the insurer	Underwritten for certain underwriters at Lloyd’s of London & Chubb Insurance Australia Limited by their agent SLE Worldwide Australia Pty Ltd.

Personal Accident

Who’s covered	All appropriately registered players and/or non playing officials including team managers, referees, trainers, coaches, masseurs, committee members, directors, officer bearers, administrators, employees, executive officers, selectors, ball persons, match commissioners, medical persons, physiotherapists, ambulance officers, voluntary workers and other match day.
What’s covered	The insurance provides a basic level of cover for players, coaches and officials affiliated with Football NNSW. The level of benefits will not be adequate for all participants, and the individual needs and circumstances of each insured person have not been considered when arranging the insurance. Therefore, all players, coaches, officials and other insured persons should consider the adequacy of the coverage against their needs and personal circumstances, and we recommend considering Private Health Insurance, Income Protection Insurance, Life Insurance and ‘top up’ cover in addition to the cover provided by these insurances. Gow-Gates

	Insurance Brokers Pty Limited (Gow-Gates) can assist with 'Loss of Income Top-Up' covers and other insurance policy cover. It is also important to note; claimants are unable to claim for ongoing treatments for injury after returning to training or playing post injury. Refer to the following Policies for information about what is covered by the Football NNSW Insurance Program for Individuals and for Football NNSW Clubs, Branches, Associations (and their member clubs), and Referee Branches
When are you covered	Participating in official football matches. As well as: Official training, trials or practice (including practice matches) sanctioned by The Insured(s), Engaged in fundraising activities for The Insured(s), Engaged in administrative or organised social activities of The Insured(s), Unpaid voluntary activities performed on behalf of The Insured(s), Travelling directly to or from or between activities described above from the Insured Person's normal place of residence, place of education or place of employment and all other travel including intrastate, interstate and overseas sanctioned by The Insured(s).
Where am I Covered	Worldwide
Capital Benefits	Capital Benefits refer to lump sum payments provided in the event of Death or Permanent Disability. These benefits are determined based on a table of events, which is detailed in the full policy wording.
Loss of Income (Weekly Benefit)	Weekly benefits are payable whilst you are wholly and continuously unable to work and/or attend school or studies. **Income Earners** 85% of net income or $250 per week (whichever is the lesser) for 52 weeks. A 21-day excess applies. **Non-Income Earners** Authorised domestic help up to $250 per week for 52 weeks. A 21-day excess applies. **Full-Time Students** Authorised home tutor costs up to $250 per week for 52 weeks. A 21-day excess applies.
Non-Medicare Medical Expenses	Non-Medicare Medical Expenses covers medical expenses for which there is no reimbursement (wholly or partly) from Medicare. Benefits Covered: • 75% of Non-Medicare Medical Benefits • Maximum Payable $2,500 • $90 excess (Nil if member uses private health fund and has received a benefit) The Health Insurance Act (Cth) 1973 does not permit the insurer to contribute to expenses which are wholly or partly claimable through Medicare. Examples of expenses covered: • Private Hospital Accommodation • Physiotherapy • Ambulance • Dental • Chiropractic • Osteopathy

	Examples of expenses not covered: • Doctors and Surgeons Fees • X-Rays • Anaesthetists' Fees • Public hospital costs • MRI Scan's* *MRI scans are generally claimable through Medicare. However sometimes the referrer and/or provider are not registered with Medicare. In this situation, you are eligible to claim through Football NNSW's Personal Accident Insurance Policy.
Other Benefits	There are other benefits payable under the Football NNSW Insurance Program for expenses which may be incurred as a result of a Football injury. Full details of these benefits as well as policy conditions are contained in the policy wording. A copy of the policy wording is available to download from the https://www.gowgates.com.au/sport- programs/northern-nsw.

Claims Process

Management Liability, Public & Product Liability & Professional Indemnity

Notify Gow-Gates immediately of your intention to lodge a liability claim via one of the following options:

Phone: 02 8267 9999
Email: football@gowgates.com.au

Do not admit liability under any circumstances.

Download a claim form via: Northern NSW Football

Complete all sections of the claim form email completed claim form to football@gowgates.com.au

Gow-Gates will confirm receipt of your claim form or contact you should they require more information. Please contact Gow-Gates directly if you have not received a confirmation of your claim within 7 days.

Personal Accident

All claims need to be submitted online via the Sports Claims Portal. To find the portal appropriate to you and your Club:

1. Visit the Gow-Gates Football Insurance Website
2. Select your relevant Association
3. Navigate to the 'Claims' section and follow the link to lodge your claim online
4. Register an Account for the Sports Claims Portal
   The standard documentation you will be required to upload during the claims portal submission are:

   Club Declaration (to be completed and signed by an Authorised Representative of your Club e.g. President, Vice President, Secretary, Treasurer)

   Physician's Report (to be completed by a GP, specialist, surgeon or dentist)

   If you are claiming for Loss of Income, in addition to the Club Declaration and Physician's Report you will also be required to upload:

   Employment Statement (to be completed by your employer)

   Incapacity to Work Statement Page 3 of the Physician's Report (to be completed by a GP, specialist or surgeon)

You will be prompted to download blank copies of the relevant documentation in Step 4 of the claims portal process. The claim submission is an 8 Step procedure and will save your progress as you complete each Step.

Points to Remember

All Insured Persons must be registered with Football NNSW for coverage by this insurance program.

Only injuries which occur during the policy period are covered. No cover is provided for:

Any pre-existing defect, infirmity or sickness the insured person suffered from at the time of the accident

Self-infliction

War and terrorism

Aerial activities

Being under the influence of Drugs or alcohol

Criminal acts

Psychiatric or psychological disorder

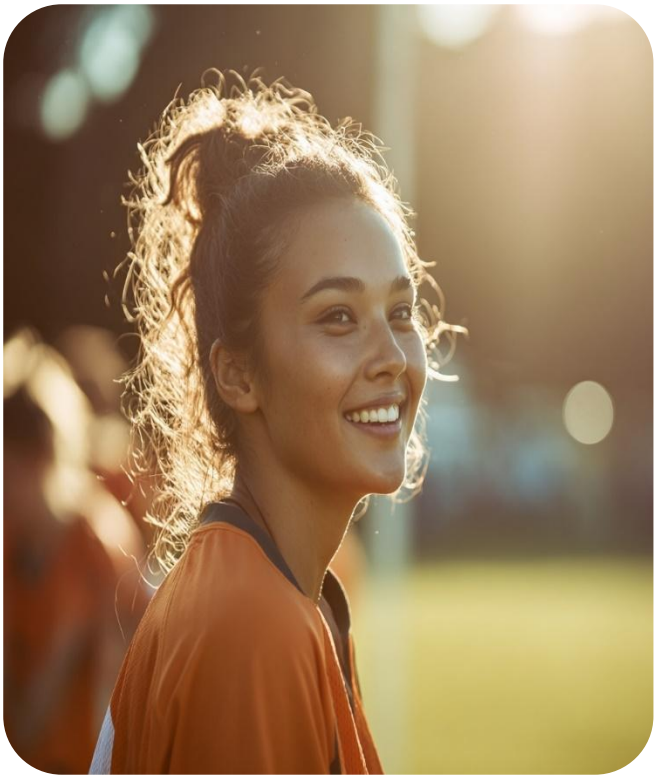
Contamination by radioactivity

Sickness, disease or disorder of any kind

Injuries which occur outside the policy period

Pregnancy or related complications.

It is recommended that all Insured Persons take out separate Private Health Insurance and/or Personal Income Protection, Life Insurance and Trauma cover



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INSURANCE BROKERS

Duty of Care and Complaints

Duty of Care Statement

When you register to play with a Football Club, you are reminded that Football is a body contact sport. Potential, notwithstanding all safety guards, exists for a player to sustain injury. Players are therefore reminded of their obligation to prepare themselves for training and matchday sessions, by engaging sufficiently in warm up activities and maintain an adequate level of fitness.

As a measure of your club and Football NNSW's support to all Insured Persons, they have arranged insurance cover as set out in this document and for your benefit and risk protection.

In addition to these policies all Insured Persons are encouraged to take out private health insurance and life insurance cover over and above that is outlined on the previous page to ensure individual needs and circumstances are met.

For any advice or additional insurance cover that you may require please contact Gow-Gates.

Who can I talk to about an issue or complaint?

First talk to Gow-Gates, ask for claims staff for the Football NNSW's Insurance Program.

If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact the complaints manager on 02 8267 9999 or put your complaint in writing to info@gowgates.com.au or by mail at:

Complaints Officer

Gow-Gates Insurance Brokers GPO Box 4731 Sydney NSW 2001

Please mark the envelope "Notice of Complaint." We will endeavor to resolve your complaint quickly and fairly.

If your complaint cannot be resolved to your satisfaction within 21 days, you may have the right to refer the matter to the Australian Financial Complaints Authority (AFCA).