

Exercise & Sports Science Australia Students Liabilities Insurance Master Policy Important Information

Who does the ESSA Students Liabilities Insurance Master Policy cover?

The Exercise & Sports Science Australia (ESSA) Students Liabilities Insurance Master Policy provides cover to current student members of ESSA.

What does the policy cover?

The ESSA Students Liabilities Insurance Master Policy provides cover which will protect the nominated member (insured student) against any civil liability claim(s) made against them arising from their practice as an exercise and sports science student while taking part in the course of study at an Australian teaching or training institution or facility. This cover includes claims for compensation and includes any awards for legal costs and expenses made against them. The applicable policy limits are:

- > **Professional Indemnity** – up to \$10 million for any one claim and \$10 million in total for all professional indemnity claims.
- > **Public Liability** – \$10 million for any one claim and \$10 million in total for all public liability claims.
- > **Products Liability** – \$10 million for any one claim and \$10 million in total for all products liability claims.

Additional benefits:

- > **Inquiries and Proceedings** – cover for disciplinary inquiries taken against you, coronial inquiries, and investigations of you by statutory health authorities. A \$100,000 sublimit applies.
- > **Good Samaritan Acts cover** – cover for claims arising out of your rendering of assistance to others in an emergency situation anywhere in the world.

What is excluded by the policy?

Some of the things the policy does not cover:

- > **Experiments or Testing** – there is no cover for any claim arising from your participation in any clinical trial or clinical research.
- > **Fraudulent, Dishonest, Criminal, Malicious, Wilful or Intentional Acts** – claims arising from any fraudulent, dishonest, criminal or malicious acts or conduct on your part.
- > **Intellectual Property** – claims arising from a breach of copyright, trademark or plagiarism.
- > **Intoxicants or Drugs** – claims arising from any act, error, omission or conduct of yours while you were under the influence of alcohol, intoxicants or drugs.

- > **Related Entities** – claims made against you by or on behalf of any entity operated, controlled, owned or managed by you, any of your joint venture companies, or any subsidiary or parent company of yours.
- > **Non Supervision by a qualified practitioner** – claims made against you arising from exercise physiology, exercise science or sport science work performed by you while you were not under the supervision of a registered practitioner.
- > **Jurisdiction Limitation and Territorial Limitation** – any actual or alleged act, error, omission, conduct, bodily injury or damage happening outside of Australia (does not apply to Good Samaritan Acts) or claims brought against you in a court outside of Australia.

For the exact scope of cover and a detailed list of exclusions please read the full terms and conditions of the policy wording along with the policy schedule which can be obtained by contacting ESSA. The policy wording must be read in conjunction with the policy schedule.

Frequently asked questions

What does the policy cost?

The Policy is FREE to current ESSA student members.

Does ESSA receive any commission?

ESSA does not receive a referral fee from Guild Insurance for cover provided to exercise and sports science students under this Master Policy.

Who is the Insurer?

The insurer is Guild Insurance Limited, ABN 55 004 538 863 and AFS Licence Number 233791. ESSA is acting as a distributor of the Master Policy and does not hold an Australian Financial Service Licence. ESSA does not provide advice on the Master Policy and each eligible student should consider obtaining their own financial product advice about the product from a person who is able to provide such advice under an Australian Financial Services Licence.

How do I know ESSA has a valid insurance arrangement in place?

ESSA has arranged the Student Master Policy through Guild Insurance who are a leading Australian insurer with over 60 years' experience in Professional Liability Insurance in the allied health and associated industries. A copy of the insurance schedule from Guild outlining the insurance provided and the eligible dates of cover can be obtained by contacting ESSA.

How can I get proof that I am covered by the ESSA Students Liabilities Insurance Master Policy?

To arrange your own personal Certificate of Cover please contact ESSA.

Can I get a copy of the detailed policy wording covering the ESSA Students Liabilities Insurance Master Policy?

You can obtain a copy of the Policy Wording and Schedule by contacting ESSA.

Will I be informed if the Master Policy terms and conditions change significantly?

ESSA will inform eligible students under the Master Policy in the event that:

- > the terms of cover change significantly;
- > the cover did not take effect when it was reasonably believed to have taken effect; and
- > the cover is, or is likely to be, cancelled or not renewed.

Are school based trainees eligible to be covered (given most would be under 18)?

Yes, as long as they are completing their course via a University/RTO and have been approved as an ESSA student member.

If I am a student, am I still covered if I am being paid by a client or employer?

Yes, however cover only applies where you are providing these activities within the scope of practice, accreditation and experience as an exercise and sports science student and are doing so under the supervision of a registered practitioner qualified in the same discipline as your course of study.

If I am a student, am I still covered if I complete paid work as a Personal Trainer (this being within an ESSA member's scope)?

No, if you are already working as a personal trainer, this is not deemed to be part of your studies and you would need to have a separate insurance policy for this work (you can apply for 'Insurance for Exercise Professionals' by visiting guildinsurance.com.au/professionals to cover you as a qualified professional).

If I am a qualified Personal Trainer (Cert III and IV) and also an ESSA student member, do I get a discount for a policy outside of the student policy?

No, you can apply for 'Insurance for Exercise Professionals' by visiting guildinsurance.com.au/professionals to cover you as a qualified professional

What happens when I complete my studies and become a graduate exercise or sports scientist?

Free cover under the ESSA Student Liabilities Insurance Master Policy will cease when you become a graduate. If you have already graduated you will be eligible to apply for membership with ESSA and also apply for 'Insurance for Exercise Physiologists, Exercise Scientists and Sports Scientists' by visiting guildinsurance.com.au/professionals to cover you as a qualified professional.

How do I make a claim if I need to?

To make a claim against your policy, you will need to contact Guild Insurance on **1800 810 213**.

1800 810 213
guildinsurance.com.au



Don't go it alone