



Ice Hockey New South Wales Insurance and Liability Policy

Policy Name:	Insurance and Liability Policy
Date of Approval:	16/05/2025
Policy Coverage:	All participants to ensure that Ice Hockey New South Wales (IHNSW) provides appropriate coverage to protect the physical, financial, and legal interests of its members, including players, coaches, officials, and volunteers.
Date of Review:	15/05/2027

1 Introduction

1.1 Purpose

This policy outlines the insurance coverage available through the Ice Hockey Australia (IHA) National Insurance Program, and specifies that insurance is activated through registration on **EsportsDesk** and is only valid for IHNSW **sanctioned events**.

1.2 Scope

This policy applies to all IHNSW members, including players, coaches, officials, and volunteers, who are involved in **IHA-sanctioned activities**. Insurance coverage is automatically provided when members register on **EsportsDesk** and join Ice Hockey Australia (IHA). Only events that are officially sanctioned by IHNSW are covered under the insurance policy.

2 Definitions

In this policy the following words have the corresponding meaning:

EsportsDesk: The registration platform used by IHNSW where members register for IHA-sanctioned events. This system also facilitates the activation of insurance coverage for participants.

IHA (Ice Hockey Australia): The national governing body responsible for the administration and insurance of ice hockey in Australia.

Ice Hockey New South Wales: New South Wales Ice Hockey Association Inc., also referred to as IHNSW and Ice Hockey NSW.

Sanctioned Events: Events that are officially approved and endorsed by IHNSW or IHA. These events are covered by the National Insurance Program. Any event that is not sanctioned by IHNSW does not qualify for insurance coverage.

Public Liability Insurance: Insurance that covers IHNSW and its members against third-party claims for injury or property damage arising from IHA-sanctioned events.

Personal Accident Insurance: Insurance coverage that protects members injured while participating in IHA-sanctioned events.

Professional Indemnity Insurance: Insurance for IHA-accredited coaches and officials against legal costs arising from negligent acts, errors, or omissions in the performance of their duties.

Gallagher (AJG): The insurance broker that administers the Ice Hockey Australia National Insurance Program.

3 Types of Insurance Coverage

- 3.1 Policies Covered:
 - 3.1.1 Sports Injury Insurance
 - 3.1.2 Public Liability Insurance
 - 3.1.3 Professional Indemnity Insurance
 - 3.1.4 Personal Accident Insurance
 - 3.1.5 Corporate Travel Insurance
 - 3.1.6 Office Insurance
- 3.2 For detailed, up-to-date information on the specific coverage provided through the Ice Hockey Australia National Insurance Program, please refer to the official *AJG (Gallagher) Sports Insurance Page* at:
<https://www.ajg.com/au/insurance/sports-insurance/ice-hockey-australia/>

4 Registration and Activation of Insurance Coverage

- 4.1 Insurance Coverage Activation
 - 4.1.1 *How Insurance is Activated:* All participants, including players, coaches, and officials, will have their insurance coverage activated when they register through *EsportsDesk*. Upon completing the registration, members will be automatically enrolled in the National Insurance Program.
 - 4.1.2 *Validation of Coverage:* Insurance coverage is only valid for *IHA-sanctioned events*. Events that are not sanctioned by IHNSW or IHA are not covered by the National Insurance Program. It is the responsibility of members and affiliated clubs to ensure that their activities are approved and sanctioned by IHNSW before participating.

5 Types of Events

- 5.1 *Sanctioned Events:* These are events that IHNSW officially approves and registers through *EsportsDesk*. These include training sessions, competitions, and other events endorsed by the state or national body.
- 5.2 *Non-Sanctioned Events:* These are activities or events not officially approved by IHNSW or IHA. Participation in non-sanctioned events will not activate the National Insurance Program, and members will be responsible for any risks associated with those activities.

6 Claims Process

- 6.1 Injury Reporting and Claims
 - 6.1.1 *Injury Reporting:* Any injury sustained during an *IHNSW-sanctioned event* must be reported immediately using the [IHA Sports Injury Form](#), available through the IHA website. Injuries must be forwarded to IHNSW, which will submit the form to IHA for review and claims processing.
 - 6.1.2 *Claim Submission:* Claims for *sports injuries* must be submitted through *Gallagher (AJG)* within *30 days* of the incident. The process for filing claims can be accessed at sport.ajg.com.au/ice-hockey-australia/.
- 6.2 *Coverage Limitation:* Injuries sustained during *non-sanctioned events* are not covered by the insurance policy, and participants will not be able to file claims under the National Insurance Program for these events.

7 Conclusion

The *Ice Hockey Australia National Insurance Program* provides essential coverage for IHNSW members involved in IHNSW-sanctioned events. Insurance is activated upon registration through *EsportsDesk*, ensuring that all participants are protected during sanctioned activities. IHNSW encourages all members to ensure they are registered for approved events to benefit from the coverage provided.

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