

# Free Sports Club Insurance Checklist (Australia)

What every club should review before renewal

## Club Details & Structure

- ■ Is your club an incorporated association?
- ■ Are all committee members recorded?
- ■ Do you have a constitution or rules?
- ■ Are you affiliated with a governing body?
- ■ Do you operate under contracts (e.g. council lease)?

## Liability Exposures

- ■ Do you have Public Liability cover?
- ■ Is your limit sufficient (e.g. \$10M / \$20M)?
- ■ Are events and fundraising covered?
- ■ Are spectators and visitors covered?
- ■ Do you need Certificates of Currency?

## Committee & Management Risk

- ■ Do you have Management/Association Liability cover?
- ■ Are committee responsibilities understood?
- ■ Do you employ staff or rely on volunteers?
- ■ Are governance risks addressed?

## Players, Members & Volunteers

- ■ Do you have Personal Accident cover?
- ■ Would members be financially impacted if injured?
- ■ Do participants understand coverage?

## Property & Assets

- ■ Do you own or lease buildings?
- ■ Are equipment and assets covered?
- ■ Have sums insured been reviewed?

## Cyber & Financial Risk

- ■ Do you collect data or payments online?
- ■ Do you have Cyber/crime protection?
- ■ Are financial controls in place?

## Events & Fundraising

- ■ Does your policy cover events?
- ■ Do you run BBQs, tournaments or socials?
- ■ Do you need event-specific cover?

## ***Need help with your club's insurance?***

Email: [admin@tpib.com.au](mailto:admin@tpib.com.au)

Phone: 0428 657 597

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General Advice Warning: This document is general information only and does not take into account your objectives, financial situation or needs.