

YOUR INSURANCE COVER

explained

The purpose of this information document is to ensure Royal Life Saving WA members are aware of the insurance cover provided by the organisation while a trainee / student undertakes training at a public aquatic facility, and while a member maintains a current training qualification with us. This includes the scope of the cover and the limitations within the policy.

WHAT IS COVERED?

The insurance provided by Royal Life Saving WA incorporates two covers:

PUBLIC LIABILITY

This is applicable to participants of Royal Life Saving WA activities (i.e. training courses, sporting events etc.)

SCOPE OF COVER

This policy provides indemnity for insured entities and persons participating in activities sanctioned by Royal Life Saving WA who are held liable for the negligent act which results in property damage or bodily injury in Australia.

LIMIT OF LIABILITY

General Liability

\$20,000,000 any one occurrence

Products Liability

\$20,000,000 any one occurrence and in the aggregate any one Period of Insurance

In the event that any one Period of Insurance exceeds twelve months then the aggregate limit of liability shall be deemed to apply separately to each twelve months period or part thereof.

PROFESSIONAL INDEMNITY

This is applicable to those who hold a current Royal Life Saving WA qualification.

SCOPE OF COVER

Provides indemnity to the organisation/employees/members for actual or alleged breach of Professional Duty, which results in bodily injury to a third party.

LIMIT OF LIABILITY

The cover provided is up to a maximum of \$5,000,000 any one claim and \$10,000,000 (aggregate) any one period of insurance.

This information document provides a summary of the policy cover and is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. This is issued as a matter of information only and confers no rights upon the reader. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information document or for any loss, damage or expense thereby occasioned to any recipient.



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