



Skate Australia

2022 Insurance Program Handbook



Gallagher



**SKATE
AUSTRALIA**

Contents

Section 1 – Insurance Program	4
Sports Public & Products Liability Including Professional Indemnity Insurance.....	4
Association Liability Insurance.....	9
Summary of Insurance Coverage	10
Section 2 – Claims Procedures	11
General Information.....	11
Public Liability Claims – Incident Reporting Procedure	11
Association Liability (Directors And Officers) Claims.....	11
Sports Injury (Personal Accident) Claims.....	12
Minimising Claims and Injuries	12
Section 3 – Frequently Asked Questions	13
Section 4 – Additional Insurance	14
Sports Property Program	14
Sports Travel Insurance.....	15
Sports Liability & Professional Indemnity Insurance.....	15
Section 5 – Other Matters	16
Certificates of Insurance	16
The Average Clause (Under Insurance).....	16
Hold Harmless Agreements	16
Insuring the Interest of Other Parties.....	16
Utmost Good Faith.....	16
Notice Regarding This Manual.....	16
Section 6 – Gallagher Sport Contacts	17
Client Relationship Management and Service Delivery.....	17
Day to Day Servicing	17
Personal Accident Sports Claim Specialist.....	17

Gallagher is one of Australia’s – and the world’s – largest insurance broking and risk management companies.

We’re the broker of choice for more than 100,000 Australian businesses – from micro-SMEs through to multinational corporations and iconic brands.

With 25+ regional and metropolitan branches across Australia, we understand local business communities because we’re part of them ourselves.

Globally, the Gallagher network of 850+ offices in over 30 countries, enables us to leverage relationships with international insurance partners to create programs that achieve claims outcomes beyond the scope of many smaller brokers.

For more information on the services we offer, please read our [financial service guide](#) which is available from our website www.ajg.com.au.



Insurance | Risk Management | Consulting

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Attention: Members and Affiliates

Skate Australia Affiliated Clubs and Competitions

Gallagher has been working in close partnership with the Australian sports industry for over thirty years developing insurance and risk protection programs that identify and address the risks associated with sport. We are delighted to again work in partnership with Skate Australia to provide a program designed to improve all aspects of a skating member's physical, legal and financial safety.

We have pleasure in enclosing details of the 2022 National Insurance Program for Skate Australia, which covers all affiliated clubs and their members.

The national program provides the following cover:

- Public and Products Liability with Professional Indemnity insurance
- Sports Injury (Personal Accident) insurance
- Association Liability Insurance (Directors & Officers)

Clubs and their members can also pay additional premiums for the below tailored Skating programs:

- Sports property insurance (Skating rinks / Buildings / Club equipment)
- Sports Travel insurance
- Public liability for Skating rink (i.e non-Skate Australia sanctioned activities)
- Sports Injury (Personal Accident)
- Life Insurance

The benefits provided by the program are not comprehensive and we would encourage all participants to take out Private Health, Life and Income Protection Insurance according to their own individual circumstances.

To maximise our service to all Affiliated Skate Australia Clubs, Leagues and Members, we have a specialised sports team with a dedicated Team Leader, an Account Executive, an Assistant Account Executive, a Claims Manager and two Sports Claims Specialists.

If you have any queries in regard to this insurance program or require assistance with any other insurance or risk management matters please give us a call. We look forward to providing exceptional service to the Skating Australia community.

Yours sincerely,

Gallagher Sport

Endorsed by:



SECTION 1 – INSURANCE PROGRAM

Sports Public & Products Liability Including Professional Indemnity Insurance

Period of insurance	31st December 2021 at 4pm Local Standard Time to 01st December 2022 at 4pm Local Standard Time
Who is covered?	Skate Australia Inc; Skateboarding Australia Pty Ltd; Inline Hockey Australia Pty Ltd, Roller Derby Australia Pty Ltd, Artistic Skating Victoria Inc, Victorian Inline Hockey Organisation Inc, Skate Australia Victoria Speed Inc, Skate WA Inc, Skate Queensland Assoc Inc, Skate South Australia Inc, Skate NSW Inc
Insurer/Security	Sportscover Australia Pty Ltd
Policy Wording	Combined Liability Policy Wording 07.21
Insured Activities	<p>Principally but not limited to Whole of Sport Insurance Program including administration and the development, promotion, organisation and conducting of Skating activities such as competitions, training, coaching courses, promotional events and/or clinics, including, but not limited to:</p> <ul style="list-style-type: none"> • Playing or promoting club, school and representative games, competitions and performances • Participating in training or practice sessions, or official functions arranged by the insured • Travelling to or from club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured • Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating • Whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured. • Sale of merchandise • Covering your liability as an owners/occupiers of the premises, in respect to sanctioned activities.
Covered sports	Inline Hockey, Speed Skating, Roller Hockey, Artistic Skating (Freeskating, Dance Skating, Precision Skating & Figure Skating), Freestyle Slalom Skating, Roller Derby, Skateboarding, SkateFit, Roller Freestyle, Inline Freestyle & Skate Cross.
Deductible	\$0 each and every claim; payable by individual stakeholder
Geographical Limits	Worldwide Excluding USA & Canada
Scope of Cover	Your legal liability to third parties, happening during the Period of Insurance, as a result of an occurrence that is connected with your Insured Activities.

Limit of indemnity	
Public Liability <i>Any One Occurrence</i>	\$20,000,000
Products Liability <i>Any One Period of Insurance</i>	\$20,000,000
Professional Indemnity <i>Any One Occurrence and in the Aggregate</i>	\$5,000,000
Property in Physical or Legal Control of the Insured <i>Any One Occurrence and in the Aggregate</i>	\$50,000
Association Liability <i>Any One Claim and in the Aggregate</i>	\$7,500,000

Endorsements

Molestation Defence Costs Extension

It is hereby noted and agreed that General Exclusion 3(c) is removed and replaced with:

Your insurer will pay, in respect of Molestation, on behalf of the insured:

Defence Costs incurred in defending Claims first made against the Insured and notified to the Insurer during the period of insurance.

Provided that nothing in this Extension shall require the Insurer to indemnify the insured who has perpetrated any such act of molestation, interference, mental abuse or physical abuse or indecency or who by any act or omission has condoned any such act. The Defence Costs payable under this Extension will only be paid by the insurer if and when it has been determined by judgement, final adjudication or settlement of the Claim that the Insured has not perpetrated any such act of molestation, interference, mental abuse or physical abuse or indecency and who by act or omission has not condoned any such an act.

The total liability of the Insurer for Defence Costs under this Extension shall not exceed \$100,000 for any one claim and in the aggregate during the period of insurance. \$1,000 excess each and every claim to apply.

Sports Injury – Group Personal Accident Insurance

Period of insurance	31st December 2021 at 4pm Local Standard Time to 01st December 2022
Insured Persons	Skate Australia Inc; Skateboarding Australia Pty Ltd; Inline Hockey Australia Pty Ltd, Roller Derby Australia Pty Ltd, Artistic Skating Victoria Inc, Victorian Inline Hockey Organisation Inc, Skate Australia Victoria Speed Inc, Skate WA Inc, Skate Queensland Assoc Inc, Skate South Australia Inc, Skate NSW Inc
Insurer	Sportscover Australia Pty Ltd
Policy Wording	SCA Player Accident Lloyds Policy Wording 07.20
When is cover provided?	<p>Cover limited to injury whilst an insured person is:</p> <ul style="list-style-type: none"> • Playing in official matches under the auspices of The Insured • Engaged in organised training or practice (including practice matches) for the Sport noted in The Schedule • Traveling directly to or from or between activities described in the above and the Insured Person's normal place of residence or place of employment. • taying away from the Insured Person's home district including overseas travel during a tour for the purpose of participating in representative matches and/or any games duly authorised by The Insured. • Actually engaged in administrative or organised social activities of The Insured
Injury Definition	<p>Bodily Injury means an injury which occurs solely and interdependently of any other cause and:</p> <ul style="list-style-type: none"> • is sustained by an Insured Person during the Scope of Cover • is sustained by an Insured Person during the Period of Insurance • is caused by an Accident, and • results within 12 calendar months of the Accident, in the Insured Person suffering one or more of the Events listed in Section 4.1 Capital Benefits and/or incurring expenses insured under Section 4.2 Medical Benefits and/or suffering Temporary Total Disablement
Covered sports	Inline Hockey, Speed Skating, Roller Hockey, Artistic Skating (Freeskating, Dance Skating, Precision Skating & Figure Skating), Freestyle Slalom Skating, Roller Derby, Skateboarding, SkateFit, Roller Freestyle, Inline Freestyle & Skate Cross.
Age Limit	No age limit applies
Geographical Limits	Worldwide

Sums insured

4.1 Capital Benefits

The percentage of this amount which is Payable for each of Events 1 to 14 is set out in the policy - \$150,000

4.2 Medical Benefits

4.2.1 Medical Benefits

The percentage of the Medical Expenses covered under this section is - 80%

4.2.2 Physiotherapy Benefits

The percentage of physiotherapy expenses covered under this Section is:

Visits 1 to 5 95% of the fee charged less rebates from other sources

Visits 6 to 10 80% of the fee charged less rebates from other sources

All other visits 75% of the fee charged less rebates from other sources

The Excess payable for each claim under Section 4.2 is \$200

The maximum amount payable per claim under Section 4.2 is \$3,000

4.3 Weekly Benefits

4.3.1 Loss of Income

The amount payable is the lesser of 85% Net Income Lost or \$350 Per Week

4.3.2 Student Allowance

As per policy

4.3.3 Domestic Home Help

As per policy

The Excess Period under Section 4.3 is 21 Days

The Max Benefit Period under Section 4.3 is 26 Weeks

4.4 Other Benefits

4.4.1	Injury Assistance & Parents Inconvenience Benefit	\$1,500
4.4.2	Rehabilitation Benefit - Gym Membership	\$500
	Rehabilitation Benefit - Tuition	\$3,000
4.4.3	Bed Care Benefit	\$300 per week. Max 52 weeks
4.4.4	Dependant Childrens Allowance	\$500
4.4.5	Home Renovation Benefit	\$10,000
4.4.6	Funeral Expenses Benefit	\$5,000
4.4.7	In Memoriam Benefit	\$1,000
4.4.8	Kidnapping Benefit	\$10,000
4.4.9	Membership Benefit	\$500

Association Liability Insurance

Name of Insured	Skate Australia Inc; Skateboarding Australia Pty Ltd; Inline Hockey Australia Pty Ltd, Roller Derby Australia Pty Ltd, Artistic Skating Victoria Inc, Victorian Inline Hockey Organisation Inc, Skate Australia Victoria Speed Inc, Skate WA Inc, Skate Queensland Assoc Inc, Skate South Australia Inc, Skate NSW Inc	
Insurer	Sportscover Australia Pty Ltd	
Policy Wording	Combined Liability Policy Wording 07.21	
Geographical Limits	Worldwide excluding USA and Canada	
Limit of Liability	\$ 7,500,000 – Any one claim and in the aggregate during the insurance period	
Sub Limits	Directors and Officers:	\$7,500,000
	Offices Bearers	\$7,500,000
	Trustee Liability:	\$7,500,000
	Taxation Audit:	\$100,000
	Crime/Fidelity:	\$500,000 limited to \$25,000 for club entities.
	Employment Practices:	\$7,500,000 limited to \$1,000,000 for club entities.
	Statutory Liability:	\$1,000,000
	Appearance at Official Investigations:	Included
	Heirs and Estates:	Included
	Automatic Reinstatement of Indemnity Limit:	Included
	Discovery Period:	Included
	Outside Directorship Cover:	Included
	New and Former Subsidiary:	Included
	Occupational Health and Safety:	Included
	Public Relations Cover:	\$100,000
	Pollution:	Included for Sudden and Unexpected
	Continuous Cover:	Included
Excesses	Standard Excess	\$1,000
	Crime/Fidelity	\$5,000
	Employment Practices	\$20,000

SECTION 2 – CLAIMS PROCEDURES

General information

The following basic rules will assist in the smooth and speedy settlement of all claims:

- Notify claim to the appropriate person/party as soon as possible.
- At no stage should liability be admitted.
- All summons/writs concerning insurance must be sent to Arthur J. Gallagher & Co (Aus) Limited.
- When a criminal act is involved or suspected, the police must be notified.
- Receive insurer's authorisation prior to repairing/replacing damaged property or equipment, except in instances where there is potential for further loss or damage, whereupon immediate action should be taken.

More detailed instructions relative to specific types of claims are provided on the following pages for:

- Public Liability and Professional Indemnity
- Association Liability (Directors & Officers)
- Sports Injury (Personal Accident)

Public liability claims – incident reporting procedure

1. Incident Reporting

In the event of any incident which may give rise to a claim, the Affiliated club/owner/operator is required to immediately inform the state and/or national official of Skate Australia and Terry Berryman of Gallagher on **(07) 3367 5010** or **terry.berryman@ajg.com.au**.

The most important points to be borne in mind upon the happening of an incident likely to involve a claim are:

- full details of the circumstances should be obtained on the spot by completing an Accident &/or Incident Report form;
- the names and addresses of all witnesses (preferably independent) should be noted and statements obtained;
- no admission of liability or promise of payment should be made to any injured party or for any property damage;
- All legal requests must be immediately advised to Skate Australia and Gallagher.

2. Intimated/Actual Potentially Serious Claims

Where a letter is received intimating a claim against the Insured, whether from a player, spectator, any third party, or from lawyers or proceedings are served, prompt action is vital. Skate Australia and Gallagher must be immediately advised, where possible, the same day as the letter or the service of the proceedings are received.

3. Documents to be sent to must include

- Completed Accident &/or Incident Report form.
- Copy of the letter of complaint.
- Writ/Court documents.
- Comments from the person who carried out any treatment at the scene and the club management comment

4. Do not

- Admit liability nor offer any payment.
- Appoint solicitors without consent of Gallagher.
- Disclose policy terms unless legally required to do so.

It is a requirement to advise of all incidents / circumstances, which might give rise to a claim against you. It is important that Insurers are notified of potential claims at the earliest opportunity so that a response can be agreed.

Association liability (directors and officers) claims

Any circumstance giving rise to a Directors & Officers/Association liability claim is to be notified to Terry Berryman of Gallagher on **(07) 3367 5010** or terry.berryman@ajg.com.au immediately.

- It is a condition of your policy that you do not admit liability. This must be left to the insurance underwriter and their legal representatives to conclude.
- Any writ, summons, letters of demand, etc, must be forwarded to Gallagher immediately.
- You must assist the underwriter with their investigations and co-operate with any potential recovery actions.

Sports injury (personal accident) claims

To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

Step 1:

Obtain a specialised Sports Injury Rehabilitation Claim Form from Gallagher Sport by calling **1800 931 129** or emailing **sport@ajg.com.au**

Step 2:

Arrange for your treating doctor to complete the "Doctors Statement".

Step 3:

Arrange for your affiliated State General Manager to complete the "State Declaration".

Step 4:

If claiming for loss of income, have your employer complete the "Employer Statement".

Step 5:

Send your fully completed claim form to the below:

Gallagher	<i>Or</i>
GPO Box 859	Email: sport@ajg.com.au
Brisbane, QLD 4001	

Step 6:

Gallagher will send to Skate Australia / State Administrator for confirmation of membership registration details.

Minimising claims and injuries

Insurance is quite often one of the largest expenses for a sporting organisation. Premiums for sports insurance are largely based on claims experience. This means that if the number and amount of claims increase each year, it is most likely the premium will increase accordingly or cover will need to be reduced.

The only way to avert premiums increasing each year is to contain or reduce the number of claims you have. But effective management of risk, involving avoiding unwanted surprises, minimising losses and maximising opportunities goes much further than controlled insurance premiums. It is critical to the ongoing development of any organisation.

Effective risk management requires a structured program that provides a systematic approach to managing risk, ensuring that the highest quality of sport in your discipline is delivered via best practice management. It addresses physical, financial, legal and political risk in areas such as safety, compliance, finance, program operation and image and reputation. It is an ongoing process subject to continual monitor and review.

Gallagher is committed to working with Skate Australia and all its affiliated disciplines to assist them in delivering their sport using best practices and will provide assistance in risk management resources in this regard. From the insurance aspect this includes providing regular claims and injury reports with the aim of identifying injury intervention strategies. This data is useful to you, but there are many other ways that your organisation can aid in reducing losses and help prevent injury.

These include:

1. Ensure that people who handle claims for your association understand that the claims paid have a direct result on the premium your club and members pay.
2. Ensure all claims are genuine and that they are not pre-existing or occurred at non sanctioned activities.
3. Keep an eye out for members who are obtaining a high amount of medical rehabilitation treatment.

The idea of trying to minimise injuries is not only for the benefit of your insurance premiums, but more importantly, to reduce a potential loss to your member.

SECTION 3 – FREQUENTLY ASKED QUESTIONS

Q1. Non-members or members playing in non-sanctioned events

Are non-members or members participating in non-sanctioned events, covered by the Skate Australia personal accident insurance?

No. Any participant in an event (including social events) who is not a registered Skate Australia member, is not insured. If any Skate Australia member participates in an event that is not sanctioned by Skate Australia, they too are not insured and must check the insurance offered by the event organiser.

Q2. Emergency transport expenses

What is the process for claiming for emergency transport expenses?

1. Incident occurs (club / organiser will have a log of the incident and is responsible for submitting incident report to Gallagher).
2. Transport provided.
3. Player is billed by transport provider.
4. Player claims via private/public insurance (depending on State) in first instance. Private/public insurance may not cover full cost of transport which can then be claimed against the Skate Australia personal accident policy.
5. Gap between private/public insurance can be claimed against Skate Australia personal accident policy. The Skate Australia personal accident cover is conditional on the event incident reports/logs being received from Organisers.
6. Claim for emergency transport occurs after account with transport provider has been settled.

Players are encouraged to settle their account directly with the transport provider before seeking reimbursement through the Skate Australia personal accident policy. This will ensure that the player does not incur penalty charges. However, the Skate Australia insurer can pay the emergency transport provider directly, under the following circumstances.

When private / public insurance exists: once player has claimed via private / public insurance, the benefit statement and emergency transport invoice can be lodged with the Skate Australia personal accident claim and the Skate Australia insurer will settle the gap directly to the transport provider.

Q3. Medicare gap

Does this insurance cover the 'GAP' between the cost of medical treatment and the Medicare rebate e.g. physicians, surgeons, anaesthetists?

No. Government legislation does not allow it. This policy cannot by law cover medical expenses that are covered by Medicare, including the gap between the expense and the Medicare rebate. However, if an injured Skate Australia member is covered by private health insurance, the personal accident policy will pay the balance above the private health insurance refund on expenses not claimable through the Medicare system, subject to the percentage reimbursement, the limit per injury and the excess applicable.

Q3. Weekly benefits – timeframe for payment

If I am eligible, what is the ongoing timeframe for payments of the weekly benefit?

Once the initial paperwork has been received and processed and the benefit has been deemed as available to your situation, we will request that you provide a doctors certificate outlining the dates that you are away from your employment and the condition from which you currently suffer. This certificate must not be longer than 4 weeks away from work and must be provided every 4 weeks.

SECTION 4 – ADDITIONAL INSURANCE

Sports Property Program

Most clubs and skating rinks currently arrange an individual insurance policy selecting a range of covers (i.e. Fire, Burglary, Money, Glass, General Property etc.) as required. A separate premium is charged for each type of cover selected, with a minimum premium usually applicable on most covers. The more types of cover you select, the more expensive the policy premium becomes. The temptation to save on premiums by reducing the level of cover is common, but can lead to disaster.

In conjunction with the skating industry, we've developed a tailored program, whereby all members of the Skating community are invited to join a comprehensive policy which is tailored to suit the needs of the clubs and skating rinks. Not only does this policy include all the standard covers, it also includes additional benefits and cover limits over and above what the standard policy includes. Which is also extremely competitive. Below is a list of the program benefits.

To obtain an obligation free quick quote, simply contact Gallagher Sport on **1800 931 129** or email **sport@ajg.com.au**.

Sports Travel Insurance

Travelling overseas can bring with it the risk of incurring extremely high medical expenses. Whilst the Skate Australia Personal Accident policy will provide up to \$3,000 worldwide, this is not enough for any overseas treatment.

Gallagher has developed a tailored sports travel policy which includes participation, as most personal travel policies will exclude whilst playing your sport. Below is a snap shot of the benefits of the program:

- Medical and Evacuation Cover
- Cancellation, Loss of Deposits and Missed Transport Connection Cover
- Baggage and Personal Belongings, Money & Sporting Equipment Cover
- Kidnap, Hijack or Detention Cover
- Rental Vehicle Excess Cover
- Political / Natural Disaster Evacuation Cover
- Overbooked Flight Cover
- Personal Liability Cover

To obtain an obligation free quick quote, simply contact us at **1800 931 129** or email **sport@ajg.com.au**.

Sports Liability & Professional Indemnity Insurance

The Gallagher Sporting Risk approach goes far beyond the simple provision of a cost effective insurance cover. We believe that one of the objectives of an insurance program is to provide a sport best practice risk management structure that allows for a safer sporting experience for all participants in all disciplines of the Skating community. This includes the efficient delivery of a cost effective and sustainable insurance program with an emphasis on user-friendly administration for all parties involved.

Gallagher specialist sports insurance staff have a reputation as leaders in this area. We have the knowledge and experience necessary to identify the risk exposures that can be managed by insurance, design the cover that is appropriate through the utilisation of the **Gallagher Sporting Risk Profile**, ensure insurance policy terms, conditions and exclusions provide the best value possible.

We are able to assist any club or skating rink that is conducting any activities outside the sanctioned scope of activities at Skate Australia, either with an annual policy or one off event cover.

To obtain an obligation free quick quote, simply contact us on **1800 931 129** or email **sport@ajg.com.au** and complete a sports insurance application form.

SECTION 4 – OTHER MATTERS

Certificates of insurance

A Certificate of Insurance can be obtained by contacting Skate Australia or your affiliated state body.

The average clause (under insurance)

Many policies contain a co-insurance (or average) provision whereby you may be required to bear a rateable proportion of the loss in the event that the sum insured is less than the value of the insured property at the commencement of the insurance. Sums insured should be such as to ensure you are not penalised by this provision.

Hold harmless agreements

You will prejudice your rights of a claim if, without prior agreement from your insurer, you make any agreement that may prevent the insurer from recovering the loss from a third party. These 'hold harmless' clauses are often found in leases, in maintenance or supply contracts (e.g. from burglar alarm or fire protection installers), building or repair contracts and sales agreements. If you are in doubt consult us.

This notification requirement applies to all Property insurances and also to Public Liability insurance. It has a special connotation in Products Liability where you must not without the insurer's agreement, indemnify or hold a supplier harmless.

Insuring the interest of other parties

If you require the interest of any additional parties to be covered you MUST request this. Most policy conditions will exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is properly noted on the policy.

Utmost good faith

Insurance contracts are subject to the doctrine of Utmost good faith and this is part of the law. Both parties must strictly adhere to utmost Good Faith and if you fail to do so, you may prejudice any claim.

Notice regarding this manual

The following points should be borne in mind at all times:

1. This manual provides a summary of cover only and does not replace, take precedence or form part of the insurance contracts arranged by us on your behalf. The insurance contracts, which are held by Skate Australia, provide details of the insurance terms, conditions and exclusions.
2. This manual is not intended to be a complete or exact guide to terms, conditions, warranties and exclusions of your insurance contracts. These can only be determined by studying the policy documents. This manual is intended to give you a broad working knowledge of the covers in place.
3. This manual is not to be construed as legal evidence of insurance.

It is essential that you comply with all relevant laws, by-laws and regulations. You must take all due and reasonable precautions to prevent or mitigate losses, acting as though you were uninsured. **Failure to do so may prejudice your rights and entitlements under your various insurance policies.** Please do not hesitate to contact us should any assistance be required.

SECTION 5 - GALLAGHER SPORT SERVICE TEAM

Your service contacts

**Terry Berryman**

Sports Division Team Leader

T: 07 3367 5010**M:** 0438 596 939**E:** terry.berryman@ajg.com.au

Terry has been in the insurance industry for over 15 years and specialises in evaluating, placing and servicing sporting and motorsport risks. Servicing a number of national sporting accounts and high profile motor racing teams. Terry is active in the local sporting community, playing soccer most of his life and a long-time water-skier. He is committed to offering the best achievable outcomes for his clients and his service standards are parallel with his passion and knowledge for the industry.

**Robert Dickinson**

Sports Division Account Executive

T: 07 3367 5003**M:** 0466 415 122**E:** robert.dickinson@ajg.com.au

Robbie has been in the insurance broking industry for over 10 years and joined Gallagher in early 2016. Robbie is directly responsible for the servicing, placing and administration of many national sporting accounts such as Ice Hockey Australia, Australian Veteran Cycling and Weightlifting Australia. Robbie is enthusiastic about placing the right cover for any risk presented to him. After playing football for over 20 years Robbie now participates in long course Triathlon and Ironman events.



1800 931 129

sport@ajg.com.au



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