

# Memorandum

<b>To:</b>	Branch Presidents, Branch Directors of Surf Sports, Club Presidents, Club Directors of Surf Sports, Team Managers & Accredited Officials.
<b>From:</b>	Jim Pinnington, SLSNSW Surf Sports Manager
<b>Date:</b>	1 June 2023
<b>Pages:</b>	2
<b>Subject:</b>	<b>Officials –Insurance &amp; Quotas</b>

SLSNSW has recently become aware of several clubs soliciting Members from other clubs to full fill their official obligations per the quota system. Clubs and Officials are reminded that incentivising Officials to join a club for the purpose of fulfilling the quota may have implications on insurance coverage as described below. Our interest is to always ensure our members are not unknowingly exposed to any risk which may result in a reduction or voiding of any insurances they may need to access in the event of an injury incurred during SLS activities.

## Insurance

As the Surf Life Saving NSW Membership is in essence a volunteer emergency service workforce, SLS NSW members have access to personal accident coverage under the government iCare scheme for volunteers (workers compensation), to ensure members receive adequate coverage for core surf lifesaving activities. Where iCare doesn't respond to a claim (e.g., the nature of the incident was not considered to be contributing to rescue readiness of the membership/individual), members have access to the personal accident cover provided under our SLSA group cover managed by Marsh. As a rule, coverage under icare is generally at a more comprehensive and advantageous level than the SLSA group coverage. As surf sports is considered a means to maintain 'rescue readiness', members participating in events within the Surf Sports Manual generally can claim under iCare. However, there are some exceptions which carnival organisers, officials and competitors must be made aware of.

### 1. Officiating at an event owned by a Club, Branch or SLSNSW.

Officials and/or water safety undertaking duties at a SLSNSW club/Branch/State/SLSA owned events sit under the SLSNSW insurances (including iCare).

### 2. Officiating at an event owned by an independent operator.

When officials are engaged to conduct duties at an Independent Promotor event, it is important that those officials are operating under the normal SLS duty frameworks (Officials roles, SEMC, Water Safety). This is critical to ensure any liability risks officials are exposed to is mitigated by SLS SOPs recognised by the insurer and thus allowing SLSNSW to extend typical insurance coverage to officials at independent events. In addition, SLSNSW would need to be named as an interested party on the independent promoter's public liability policy. The entity (club or branch) arranging for officials to 'work' at these events should submit a Special Event application to SLSNSW to ensure the insurer is aware of the event occurring and SLS member involvement. *E.g., if Sydney Branch is providing officials and water safety for a Summer of Surf Event, Sydney Branch should submit a Special Event application to SLSNSW to that effect.*

### 3. Receiving gifts, payment, or reimbursements for officiating.

As the SLSNSW insurance policy is predicated upon volunteer activities, the level of reimbursement for expenses and instances of receiving payment (cash or equivalent) or gifts for carrying out officiating duties may impact the insurance coverage afforded to volunteer officials.

Genuine reimbursements such as accommodation and travel would not void any SLSNSW volunteer insurance coverage (including iCare). Use this [ATO guide](#) as an indicator of what can and cannot be reimbursed and appropriate levels.

Receiving payment, gifts (rewards) with tangible value or reimbursements outside of ATO guidance for officiating may **void any insurance coverage** provided to SLSNSW Officials. Payment and/or gifts might include luxury accommodation, alcohol, gift cards/ vouchers or cash.

SLSNSW recognition of volunteer time through officiating via a token of appreciation such as clothing, or items which may assist an official conduct their duties would not be considered considered a gift in this context.

#### **Officials Quota**

The quota system has been implemented to ensure clubs continue to provide and develop suitably qualified officials and to ensure sufficient official coverage based on club entries to a surf sport event. The responsibility is on clubs to ensure that as competitor entries grow, they are proportionately supported by accredited club officials per the quota.

For clubs to meet the expectations of the quota, Officials representing a club must be current financial members of that club and hold a current and relevant official accreditation.

If you have any further questions, please contact Jim Pinnington, SLSNSW Surf Sports Manager via [jpinnington@surflifesaving.com.au](mailto:jpinnington@surflifesaving.com.au)