

28/4/2020

Insurance info for Associations and Clubs

Dear stakeholders,

In response to questions Football NSW has received about insurance and COVID-19, Football NSW provides the following information.

As part of its Insurance Program, Football NSW has in place public liability insurance which covers the insured (i.e. Associations, clubs and FNSW) for claims relating to bodily injury, including sickness or disease. Therefore, if a participant contracts COVID-19 and decides to sue a club/Association, the claim would prima facie fall within the scope of FNSW's public liability policy. Therefore, in the event of a claim against a club or Association, the public liability policy insurance would trigger to respond to defend the club/Association against the allegation.

Please note that under the insurance policy, clubs/Associations remain required to take reasonable care and would need to demonstrate that they took reasonable care, i.e. adhered to social distancing laws etc. and followed the relevant directions of Government, FFA and Football NSW. If a participant did unfortunately contract COVID-19 and then sued the club/Association, the burden would be on the participant to prove not only that they caught COVID-19 through participating in football but also through the negligence of the club/Association.

Football NSW also has in place personal injury insurance for participants. However, this insurance responds to football related injuries **only**. Therefore, any illness relating to COVID-19 would **not** be claimable under the personal injury insurance.

Responding to Suspected or Confirmed Cases of COVID-19

What to do if someone at the club contracts or is suspected to have contracted COVID-19?

Advise the person with COVID-19 to immediately isolate and refer to the information listed below. The player is not to return to the club until after 14 days or cleared by a medical professional.

Assess who and how many participants have come into 'close' contact or 'casual' contact (see definitions below) with the infected or suspected person.

If you are unable to ascertain this, assume that all players who attended the training and/or game as the infected person have come into 'close' contact with the infected person and advise the participants affected in accordance with the following information:

Close Contact

A close contact is someone who has been face to face for at least 15 minutes or been in the same closed space for at least 2 hours, as someone who has tested positive for the COVID-19 when that person was infectious. For persons in close contact with someone who has tested positive, [click here](#) for NSW Health information and view the [Factsheet for close contacts of a confirmed case](#)

Casual Contact

A casual contact is someone who has been face to face for less than 15 minutes or been in the same closed space for less than 2 hours, as someone who has tested positive for the novel coronavirus when that person was infectious. For persons in casual contact with someone who has tested positive, [click here](#) for NSW Health information and view the [Factsheet for casual contacts of a confirmed case](#)

FNSW is not in a position to provide medical advice and persons who have or suspect they have COVID-19 or suspect they have been in contact with someone with COVID-19 should contact the following:

- For advice regarding Coronavirus contact the National Coronavirus Health Information line on 1800 020 080 or your GP.
- For information about testing contact NSW Department of Health on 1300 066 055.
- To speak to a Registered Nurse at NSW Healthline call 1800 022 222.
- Further information is also available at www.health.nsw.gov.au and www.health.gov.au.