

## Memorandum

**TO:** AFFILIATED ASSOCIATIONS AND COMPETITIONS & STATE COORDINATORS AND MANAGERS

**FROM:** MARIANNE MAGUIRE – SPORTS OPERATIONS MANAGER

**SUBJECT:** 2010 RENEWAL OF CERTIFICATES OF CURRENCY (COC)

**DATE:** 9 DECEMBER 2009

**CC:** COLM MAGUIRE – CHIEF EXECUTIVE OFFICER

Touch Football Australia (TFA) would like to wish all affiliates a Happy New Year and extend our best wishes for the year ahead. We also would like to thank you for your ongoing commitment to providing the best possible experience to the Touch Football participant and the recognised affiliated pathway to participation.

This communication is to outline some information related to the TFA National Insurance Scheme. All affiliated bodies contribute either directly through the TFA Managed states of Australian Capital Territory, Victoria, Tasmania, South Australia, Western Australia and Northern Territory or through New South Wales and Queensland Touch Associations in the major partner states.

The policy renewal process for 2010 is near completion and we will be providing updated policy information summaries as it comes into operation in late January. While this communication will occur in due course, we felt it important to communicate the process for renewing Certificates of Currency's at this point to allow preparations and communication can begin to occur.

For renewal on the 15<sup>th</sup> of January 2010 you must contact your local state office with a correct email address that you would like the COC provided too. If you're Season 2 2009 (competitions commencing from July – December) Affiliation & Insurance Fees are up to date then the COC will be released once the transitional administration that needs to be conducted by the Underwriter has been completed.

It is expected that near, or slightly after the 15<sup>th</sup> of January your affiliates Certificate will become available and will be sent to the provided email address. If you do not have your COC by the 20<sup>th</sup> of January, please contact your local state office as there may have been an error in an email address.

As the new policy comes into effect on the 15<sup>th</sup> of January 2010 there will be a change to the Sportscover Claimant Forms. On the forms within the section filled out by the Authorised Affiliate Contact there is a new requirement to record the unique affiliate COC number which is valid for Season 1 2010. A new COC will be released on the 15<sup>th</sup> of July 2010 for Season 2 2010 with a new number for that season, this will continue for each season. It is recommended that each affiliate sets up a process of who holds the COC and is the authorised person to complete any Sportscover Forms.

Furthermore during the last three months the processes for confirming claims with National Insurance Scheme have adjusted whereby claims are authorised by confirmed competition details and current financial status on insurance payments with TFA. It is very important that all affiliates communicate competition dates prior to commencement with their state offices and confirm team numbers on Round 1, with payments made prior to Round 4 of all competitions.

If a member of your affiliate contacts Sportscover prior to TFA being notified of the current competition information then Sportscover have a standard response of "We are awaiting confirmation of competition dates from Touch Football Australia". If there are claims that have been outstanding for a while, then Sportscover tells the individual to discuss the issue with their affiliate. Claims for each affiliate are only processed once full Affiliation & Insurance information and payments are provided for the current season.



Finally provided for any new administrators and or committee members is a one page brief at the conclusion of this memorandum outlining exactly what a COC is, and some relevant information about its uses.

The buying power and protection offered through the National Insurance Scheme continues to reinforce the benefits of the affiliated brand of competitions throughout Australia. Touch Football Australia in association with all the states thanks you for your continued support and assistance in all matters as they relate to the National Insurance Scheme.

If you have any questions, or would like to follow up on your current financial status to ensure the renewal process is quick we encourage you to contact your local state office. Again we thank you for all your work in 2009 as we look forward to working with you in 2010.

Kind Regards,

Marianne Maguire

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## General Information about Certificates of Currency

Certificates of Currency (COC) are often requested when an affiliate is entering into contracts, leases, licenses and other agreements. A COC is evidence that you can satisfy the obligations it has assumed under a contract among them:

- providing protection for loss and damage to your property arising out of its negligence,
- liability to third parties arising out of its negligence

As an affiliated and insured member you can access these by request through your local state office or the national office. To have the COC's released your affiliate must have paid all the fees that are due and have no other outstanding debt to TFA or their local state office.

The COC can only be provided in the name of the affiliate which is a registered affiliated member of your regional, state or national body. It is a valuable certificate as it allows you to access and operate your affiliate and its activities. As such it needs to be treated responsibly, by not passing it on to third parties or allowing it to be copied.

As an example, a club coach would like to use a school to train some junior kids. The school in making the booking has requested a COC. The COC can not be released to the coach, it must be formally requested to their local affiliate who must endorse and support the coach, knowing that they are an accredited and responsible member of their club. The coach by using the COC of their affiliate extends the risk of the affiliate. A further example is approaching Bunnings for BBQ fundraising activities, again a COC will be requested and an affiliate needs to assess the risk of an activity to their Insurance liabilities.

Affiliates need to be very clear what it means to use the COC, and the potential risks for negligence should it be released to a third party.

An affiliate should also request a COC from an organisation involving a transaction with an outside party which increases your exposure to loss. For example a building contractor who is installing a facility for you or lighting structures. This allows some form of reducing risk if there is an accident or injury as a result of poor workmanship or like.

Other sports groups or venue management providers will have their own COC's for their specific aspects of their business. It does not mean that their COC will extend to cover your affiliate for running Touch Football related competitions. They should never be used to substitute your own insurance coverage, which should be specific to the competition you are running. For example a rugby club that runs a Touch Football competition in summer, should have both a Rugby COC and a Touch Football COC.

Section 59 of the Commonwealth Insurance Contract Act 1984, provides for notice of cancellation to be provided by the Insurer to the Insured. In the case of an affiliate not making insurance payments to their regional or state body that in turn provides it to TFA in a timely manner, the affiliate would be deemed by the Insurer as not appropriately registered as required under the Policy Wording and therefore no cover would be provided by the Liability and/or Sports Injury policies. A letter can also be provided to the local facility notifying them of the affiliate's status.

This communication contains general advice only and does not take into account individual objectives, financial situation or needs. Before acting on this advice assess whether it is appropriate to specific situations.

Consider the relevant Product Disclosure Statement (PDS) before making any decision about a product detailed on the Sportscover website [www.sportscover.com](http://www.sportscover.com).