

Coaching in Pony Club

Insurance and Coaching at Pony Club

The Pony Club Australia (PCA) Insurance Policy secured through AON provides registered Pony Club coaches with Professional Indemnity, Personal Accident and Personal Liability cover whilst conducting **non-income earning** recreational riding activities for Pony Club riding members at an authorised and/or sanctioned Pony Club event/activity, the following are covered under this policy:

- Volunteer PCA National Coaching Accreditation Scheme (NCAS) Level 1 Coach
- Volunteer PCA NCAS Preliminary Coach
- Volunteer Non PCA NCAS qualified Club Coach
- Volunteer Non-qualified Pony Club Coach

What is an authorised and/or sanctioned Pony Club event/activity?

Any event/activity/rally organised by a Pony Club Committee; it is recommended that Pony Club Committees note in the minutes of their meetings their intention to organise an event/activity.

What is a volunteer coach?

AON recognises that Pony Clubs reimburse volunteer coaches for their travel and expenses and does not stipulate a maximum (cap) on the amount that can be reimbursed. A coach may be reimbursed for expenses and not be considered income earning/paid. AON recognises that factors such as distances travelled will impact on the amount a volunteer coach may receive as a reimbursement.

AON follows the ATO guidelines to determine if a reimbursement should be declared as income. If a coach declares their income to the ATO they are considered to be paid and therefore they are NOT covered under the PCA Insurance Policy and must have their own insurance cover for Professional Indemnity, Personal Liability and Personal Accident. Pony Clubs should cite a Certificate of Currency as proof of insurance.

What is an income earning coach?

A coach who receives payment and declares this income to the ATO is considered to be paid and therefore is no longer classed as a volunteer and as such is not covered under the PCA Insurance Policy.

- Pony Clubs should ensure they cite a Certificate of Currency as proof of insurance cover from any coach who coaches at their club who would be considered by AON as income earning.

A coach who receives payment and declares this income to the ATO is considered to be paid and therefore is no longer classed as a volunteer and as such is not covered under the PCA Insurance Policy.

As a coach what am I covered for?

- **Personal liability** – Insurance cover for you if you are held liable (responsible) for causing bodily injury or property damage to a third party whilst attending/participating/conducting authorised and/or sanctioned pony club activities.
- **Professional Indemnity** – Insurance cover for an allegation of a wrongful act committed in the course of your professional duty. A “Wrongful Act” is defined as any act, error, misstatement, misleading statement or omission by the Insured in the course of rendering (or failure to render) services or advice.
- **Personal Accident** – Insurance cover for personal injuries sustained whilst engaged in organised non-income earning/volunteer work on behalf of the Pony Club including necessary direct travel to and from such activities.
 - Current volunteer/non-income earning PCA NCAS Level 1 Coaches also have extended insurance cover for personal injuries sustained whilst conducting scheduled coaching/instruction of Pony Club members outside of an authorised and/or sanctioned Pony Club activity.
 - Pony Club riding members are also covered for Personal Accident if attending a scheduled coaching/instructional session outside of an authorised and/or sanctioned Pony Club activity conducted by a volunteer/non-earning current PCA NCAS Level 1 coach.

Personal Accident cover will be extended to Pony Club riding members and current PCA NCAS Level 1 coaches whilst conducting scheduled instruction/coaching outside of authorised and/or sanctioned Pony Club activities.

Pony Club Coach Insurance Option

Current volunteer/non-income earning PCA NCAS Level 1 coaches have the option to take out an extension to the PCA Insurance Policy for Professional Indemnity and Personal Liability Cover, to cover them for coaching Pony Club riders at coaching/instructing sessions held outside authorised and/or sanctioned Pony Club activities.

This extended cover gives current volunteer/non-income earning PCA NCAS Level 1 coaches will be covered for “wrongful acts” whilst conducting scheduled coaching/instruction of Pony Club members outside of an authorised and/or sanctioned Pony Club activity.

This cover can be purchased for the following amounts see the website or your Pony Club for details:

- \$100 (1-3 PC riders/week)
- \$200 (3-10 PC riders/week)
- \$350 (10+ PC riders/week)

What is a “Wrongful Act”?

A “wrongful act” is defined as any act, error, misstatement, misleading statement or omission by the Insured in the course of rendering (or failure to render) services or advice.

Insurance in Summary:

- Volunteer/non-income earning coaches regardless of their level of coaching qualification are covered for Public Liability, Professional Indemnity and Personal Accident at any authorised and /or sanctioned Pony Club activity.
 - Current Volunteer PCA NCAS Level 1 coaches personal injuries sustained whilst conducting non-income earning recreational riding activities for Pony Club riding members at authorised and/or sanctioned Pony Club events/activities are covered under the Riding Members/NCAS Level 1 Coaches Personal Accident Insurance.
 - Personal injuries sustain by a current PCA NCAS Preliminary coaches/volunteer coach whilst conducting non-income earning recreational riding activities for Pony Club riding members at authorised and/or sanctioned Pony Club events/activities are covered under the Volunteer Personal Accident Insurance.
 - Volunteer/non-income earning current PCA NCAS Level 1 coaches can for a fee can extend their Public Liability, Professional Indemnity and Personal Accident Insurance cover to include coaching/instructing Pony Club riding members at scheduled coaching sessions which occur outside of an authorised and /or sanctioned Pony Club activity
- Paid Coaches are not covered under the PCA Insurance Policy and therefore must have their own insurance. Proof of Insurance should be requested by Pony Clubs when using a Paid Coach.
 - AON acknowledges that coaches may be reimbursed for expenses incur whilst conducting non-income earning recreational riding activities for Pony Club riding members at authorised and/or sanctioned Pony Club events/activities.
 - AON follows the ATO guidelines to determine if a reimbursement of a volunteer falls under the income earning category. If a coach declares their income to the ATO they are considered to be paid and therefore they are NOT covered under this policy and must have their own insurance cover. Clubs must be shown a Certificate of Currency as proof of cover.

Working with Children’s (WWC) Check

In line with the WWC legislation, Pony Club Association of Victoria (PCAV) recommends that if you coach in Pony Club you apply for a WWC check. Pony Club coaches fit the description of those who need a WWC check, namely that you are undertaking “child related” work in an industry where a WWC check is required.

Exemptions do exist that may eliminate the legal need for you to have a WWC however PCAV still recommends that if you coach in Pony Club you opt to apply for a WWC regardless of your legal requirement to do so. For a list of exemptions visit www.justice.vic.gov.au.

If you are legally required to have a WWC check you are prohibited from coaching in Pony Club until you can produce a valid WWC check card, Pony Clubs need to cite this card prior to you coaching at an authorised and/or sanctioned Pony Club activity/event.

Coaching in Pony Club but not sure if you legally need a WWC Check

PCAV sought legal advice from Alphastream Lawyers relating to the question of who is exempt from a WWC checks is listed below:

- A parent is exempt if they are participating in the same main activity as their child. ie at a club rally day or competition where their child is a participant.
- A Parent is not exempt if their child is not directly repeatedly participating in the same activity. ie if the parent coaches at another club.

Do I need to pay for my WWC Check?

The WWC Legislation stipulates that if you profit or gain from your “child related” work you must pay for your WWC check. Legal advice sought from Alphastream Lawyers relating to who needs to pay for a WWC check is listed below:

- People who receive a salary or wage
- Contractors
- Any person who receives anything more than a **direct reimbursement** for out of pocket expenses. A reimbursement is a payment that covers the precise amount of expense incurred by the person.

Registration of Coaches to the PCAV State Office – Registration is FREE

Pony Club Association of Victoria requires any coach who coaches at a Pony Club in Victoria to be recorded on the PCAV Membership Database and that you register at each Club with which you coach. Coaches who provide an email address will be kept up-to-date with coaching news, clinics and offers.

Coach Insurance for PCAV Coaches

Coach Pony Club riders, anywhere, anytime!

To be eligible for Coach Insurance you must:

- be a member of Pony Club
- hold current PCA NCAS Level 1 accreditation
- ensure Students are current Pony Club riding members
- keep accurate records relating to whom, when and where lessons are provided
- register sessions via the Pony Club with which the student is a member
- complete the relevant application forms
- ensure the number of lessons provided per week do not exceed the declared number on the application

Coaching Insurance Costs:

- \$100 (1-3 PC riders/week)
- \$200 (3-10 PC riders/week)
- \$350 (10+ PC riders/week)

PCA NCAS Level 1 Coaching Insurance available now!

For further details call Kate Wilson at the PCAV State Office or visit the website www.ponyclubvic.org.au