

## Injury Guide for Parents



2022

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## 1. Introduction

Each calendar year, every athlete who joins Northern Districts Gymnastic Club (NDGC) is required to pay a Club Registration Fee which includes Athlete Insurance, Club Subscription and Gymnastics Australia registration. If your child sustains an injury at NDGC, the Gymnastics Australia National Insurance Program provides coverage for treatments required because of the injury. It is very important that you read the information contained within this document, as well as the information located on the [Marsh Advantage website](#) prior to lodging a claim for an injury.

This document has been developed to provide parents with an understanding of what happens when an injury occurs within the gym, as well as the processes required surrounding any modifications to training due to injury. If you have any queries regarding the information contained within this document, please speak with the Competitive Programs Manager Ben Barnard, [ben@ndgc.org.au](mailto:ben@ndgc.org.au)

## 2. Insurance Coverage – Marsh Advantage Insurance

“Since 2017, Marsh Advantage Insurance has been working with Gymnastics Australia as the appointed broker for the National Risk Protection Program. This program provides a set of Insurance policies and specific risk management modules, to help protect the needs of different membership categories at a nationally negotiated rate. Working in collaboration with Gymnastics Australia, Marsh Advantage Insurance has developed a comprehensive understanding of the unique risks that gymnastic clubs, coaches, and members face, allowing us to arrange a package that meets your needs.”

Below are some important and relevant links with regards to Marsh Advantage Insurance:

- For information regarding the Gymnastics Australia National Insurance Program, please visit: <https://www.marshadvantage.com.au/business/sports-clubs/gymnastics.html>
- Cover Summary Document (pdf): [https://www.marshadvantage.com.au/content/dam/marsh/mai/documents/Gymnastics\\_NRPP\\_Cover\\_Summary.pdf](https://www.marshadvantage.com.au/content/dam/marsh/mai/documents/Gymnastics_NRPP_Cover_Summary.pdf)
- Gymnastics Australia Insurance FAQ: <https://www.marshadvantage.com.au/business/sports-clubs/gymnastics/faq.html>
- Lodging a claim: <https://www.marshadvantage.com.au/business/sports-clubs/gymnastics/claims.html>

The next section of this document outlines the procedures that occur when an injury is sustained at NDGC

*Please refer to the NDGC Injury Policy for further information*

### 3. What happens when an injury occurs to a registered member at NDGC?

#### 3.1. If an Accident or Injury occurs

In the event that an accident or injury occurs at NDGC, the following steps should be followed (as outlined in the NDGC Injury Policy):

- Stop the class (if required) and prevent any injured participants from moving or being harmed by further activity
- Ensure the rest of the class is safe. Give responsibility for your group to another coach (if required) and stay with the injured person to assess what occurred.
- If required, request assistance from the First Aid Officer (most senior qualified first aid person) to assess the nature of the injury and give directions regarding treatment.
- Talk to and observe the participant to ascertain what occurred. Also ask other athletes if they observed what occurred.
- Administer first aid.
  - If there is a suspected neck or spinal injury, do not move the participant unless there is a risk to life. Follow the *NDGC Head Injury and Concussion Policy (Head Injury Assessment)*.
  - If the injury is deemed of a serious nature, call an ambulance.
  - If serious: contact the parent/guardian of the injured athlete (after calling an ambulance if required).
  - If minor: Contact the parent/guardian at the conclusion of the class. If the athlete is unable to return to training within 30 minutes of the injury, contact the parent or guardian.

#### 3.2. Injury Reporting and Follow Up

- An Injury Report Form must be completed for every participant that is injured whilst in the NDGC facility.
- The Injury Report Form must be submitted to the Competitive Programs Manager at the conclusion of the class.
- Competitive Programs Manager to assess Injury Report Form and file in accordance with Best Practice Principles.
- The participants coach should follow up with the parent/guardian of the injured participant within 24-48 hours.
- The Competitive Programs Manager should follow up with the parent/guardian of the injured participant in the case of a major injury, providing insurance information as required.
- In the event the injury report infers that a duty of care and a risk management matter, the Competitive Programs Manager will investigate further with the General Manager.
- If the injury is of a serious nature and required treatment, the Gymsport Program Manager should liaise with parents and advise Administration of any pending action

required.

- If required, the Competitive Programs Manager will collate all necessary paperwork and provide these to the parent, if they wish to lodge a claim through Marsh Advantage Insurance.

The next section of this document outlines the procedures that occur with regards to modified training due to injury

*Please refer to the NDGC Modified Training Hours Policy for further information*

#### **4. Modifications to training due to injury occurred at NDGC**

##### **4.1. What happens if my child cannot train at all after the injury?**

- In the event the injury is serious, and the athlete cannot return to training, the Gymsport Program Manager or Competitive Programs Manager will liaise with the Parent and Administration to adjust future invoices.
  - A Medical Certificate must be provided by the parent to Administration for this to occur.
- We will provide you with a copy of our injury report and complete any necessary claims paperwork within seven days.

##### **4.2. What happens if my child needs to train on modified hours after the injury?**

- If the athlete can come back to training on modified hours, then the coach/medical advice and the parents will agree on modified hours. A Medical Certificate from a Doctor or treating health care professional must be submitted to Administration.
- Administration will be advised of any changes to training hour to modified hours.
- We will provide you with a copy of our injury report and complete any necessary claims paperwork within seven days.
- Coaches will work closely with the Parent and Athlete on their physical and mental wellness and make recommendations accordingly.

#### **5. Return to training process**

##### **5.1. My child is ready to return to training from no training to modified hours**

- A Medical Certificate or letter from a Doctor or treating practitioner advising training can recommence must be provided prior to returning to training.
- Coaches and Parents will agree on modified hours.
- Administration will be advised of any changes from no training to modified hours and fees will commence.
- Coaches will work closely with the Parent and Athlete on their physical and mental wellness and make recommendations accordingly.

## 5.2. My child is ready to resume full training from modified hours

- A Medical Certificate or letter from a Doctor or treating practitioner advising training can return to full training must be provided prior to returning to training.
- Gymsport Program Manager will advise Administration and fees will be adjusted accordingly back to full fees.

## 6. Athlete withdrawal competition due to injury or illness

- Advise your athletes coach immediately.
- Provide the Gymsport Program Manager with a Medical Certificate within 72 hours, ensuring the dates of the competition are listed on the Medical Certificate.
- The Gymsport Program Manager will then process the Event Withdrawal Form to Gymnastics WA who will then process the refund back to the club.
- If modified hours are required see above requirements.

## 7. Athlete Wellbeing

NDGC understand that this can be a difficult time for the athlete and the family, and we want to ensure the best outcome for all. Your coach(es) will work very closely with you and your child and they may make recommendations to you surrounding preferred health care providers. Please feel free to contact your child's coach or the Competitive Programs Manager to discuss any concerns you may have.