2026 Insurance Information

Clubs and participants, on payment of the nominated SAASL insurance fees each season are covered by Gow Gates Insurance under the Football Australia/Football SA policy from 31 October 2025 to 31 October 2026 for Public and Products Liability, Management Liability, Professional Indemnity and Personal Accident.

The Personal Accident insurance provides a basic level of cover for players, coaches and officials participating in SAASL competitions affiliated with Football SA. However, it may not be sufficient for everyone, as individual needs and circumstances have not been taken into account.

All insured persons should review whether the coverage meets their personal needs and where necessary consider taking out additional cover, such as Private Health Insurance, Life Insurance or other “top-up” insurance.

For further information refer to the Football SA Inc Insurance Program Brochure – 2026 Summary Brochure available on this link, https://www.gowgates.com.au/sport-programs/football-sa

As previously advised, Public Liability coverage is provided whilst Clubs are using their premises, such as clubrooms and field for gamedays and training day, along with other events that are incidental to their club activities, would also be covered.

Examples of these activities include activities/events which are automatically covered include, presentation nights and club fundraiser events held on the club’s premises.

However, where Clubs operate outside of the above scope by operating as a licensed club/venue holding private functions, the Club is not covered for Public Liability under this Gow Gates Insurance Policy. Clubs should explore additional Public Liability cover when hiring out of the Clubrooms or the facilities for third party events, regardless of whether the Club or one of its members is involved.

Third-Party Event Insurance Coverage

Where a Club hires their Club rooms to a third party (e.g., birthdays, weddings, corporate functions)., the club will need to source a separate Public Liability Policy. Contact Gow Gates for clarification and assistance.

SAASL Club and Participants responsibilities

Clubs must comply with the League’s requirements and process to ensure their Players and participants are appropriately supported during an injury.

Reporting of Injury requirements

For a participant to make an insurance claim under the FFA Gow Gates Policy, the Club and participant are required to complete the League's Reporting of Injury process as follows;

Where the injury occurred during a match:

1. Clubs must ensure the injury is marked on the Match Sheet by the Match Official, and
2. Clubs must lodge the ***SAASL Report of Injury Form*** with the League within 7 days of the injury.
3. Failure to lodge the form within 7 days, the Insurance Claim may be delayed or declined.

Where the injury occurred during training:

4. Clubs must lodge the ***SAASL Report of Injury Form*** with the League within 7 days of the injury.
5. Failure to lodge the form within 7 days, the Insurance Claim may be delayed or declined.

The League must receive the Form within 7 days of the injury regardless of whether the participant knows the extent of the injury or if they expect to lodge an insurance claim with Gow Gates. If the form is not submitted as nominated, the claim will be delayed, or it could be declined.

Submitting an Insurance Claim

Lodging a claim with Gow Gates, participants will use the link below to submit their Insurance Claim:

https://www.gowgates.com.au/sport-programs/football-sa

- Scroll down and click https://football.claimsgateway.com/login
- Follow the instructions on the screen to put in an online claim to Gow Gates.

Verification/Approval of a Claim by the League

Once a claim is lodged with Gow Gates Insurance, the insurer will contact the League to request verification of the injury before continuing with the insurance claim.

The League, in the first instance, will review the SAASL Report of Injury records lodged by the Club and only verify the Claim if the Club and Player have complied with the Leagues requirements.

If Gow Gates requests verification of an insurance claim, and the Club has not complied with the Report of Injury requirements, the claim will be delayed, or it could be declined.

Note: The Gow Gates Insurance information provided herein is intended as a general guide only and does not constitute financial or insurance advice. Clubs and participants should seek clarification directly from the insurer and/or obtain independent advice tailored to their individual circumstances.