



## CLUB INSURANCES POLICY

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1. **Purpose** - While the Club's risk management policy is directed at implementing actions that reduce the likelihood and consequence of undesirable events, insurances are the safety net that provides financial protection for the Club and its members in the event that something does goes wrong.
2. **Arrangements** – Insurances are negotiated on behalf of all Australia's organized bushwalkers by the national peak body Bushwalking Australia ('BA') with whom the Club is affiliated through its membership of 'Bushwalking WA' ('BWA'; the Federation of Western Australian Bushwalkers Inc). Insurance policies are renegotiated each year, and apply from 1 July to 30 June. BA also reviews the insurance program every 3-5 years via a competitive tender process. The next tender process will be undertaken in 2016. In addition to annual insurance premiums, the Club pays annual levies to BA and BWA based on our number of members.
3. **Insurance cover** - The Club's insurance requirements are assessed and updated from year-to-year, but the Club's current insurance cover is provided by the following policies :
  - i) Public Liability Policy
  - ii) Personal Accident Policy
  - iii) Associations Liability Policy

The Club does not currently have property insurance as the Club is not directly exposed to large property loss and is in effect currently self-insured for any such loss through the Club's reserve funds.

- i) **Public Liability Policy** – This protects the Club and its office bearers, walks leaders and members (including 'Temporary Members') if a member of the general public or a Club member takes successful legal action against the Club or members for compensation after suffering an injury or damage to their property which they feel is the fault of the Club or its members. This Policy currently provides a Limit of Liability of \$20,000,000 for any one occurrence.
- ii) **Personal Accident Insurance** - This provides cover to Club members (including 'Temporary Members') in respect to injury incurred while the member is engaged in a Club activity, including direct, uninterrupted travel to and from the activity. The cover includes a range of benefits such as for loss of earnings, non-Medicare medical costs and broken bones, plus a 'capital' benefit in event of permanent injury or loss.
- iii) **Associations Liability Policy** – This provides cover that specifically protects the Club's office bearers, the Committee and other Club members from being personally pursued for 'wrongful acts' that lead to claims against either the Club, the member/office bearer personally, or both. The cover gives Committee members peace of mind that should they make a decision in carrying out their governance duties that results in an action against them, they will be covered (subject to the specific terms, conditions and exclusions of the policy). The cost of this part of the Club's insurances is met by BA from the annual affiliation levy.

Members should refer to copies of the three insurance policies online on the [BA website](#) for full policy details and a range of Frequently Asked Questions (FAQs).

4. **Insured activities** – The policies cover a wide range of specific activities including (in part):
  - Bushwalking
  - Abseiling /Canyoning
  - Training and related instruction
  - Swimming
  - Social Activities and Club Meetings
  - Canoeing/Kayaking
  - Orienteering/Rogaining
  - Caving
  - Cycling

The insurances cover all insured activities in Australia and New Zealand, but nowhere else globally.

The Club is **not** insured for Rock Climbing, Mountaineering, Water Skiing, and Animal Riding. (Note: The Stirling Range Ridge walk is not 'mountaineering').  
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**5. Annual Insurance Renewal and Questionnaire** - BA requires that the Club provides information annually via a questionnaire to enable BA and their insurance broker to negotiate and organise the renewal of insurances for the next insured year. The questionnaire is usually required to be completed and returned at least 2 months prior to the renewal date.

**6. Policy queries, Incident Reporting & Claims Notification**

All enquiries regarding claims, policy terms and coverage, Certificates of Currency or additional cover are to be made directly to Marsh Advantage Insurance Brokers Pty Ltd who have been engaged by BA.:

**Insurance broker contact :** Claims: Marie Saliba [marie.saliba@marshadvantage.com](mailto:marie.saliba@marshadvantage.com)  
Enquiries: Veronica Astudillo [veronica.astudillo@marshadvantage.com](mailto:veronica.astudillo@marshadvantage.com)  
Phone: 1300 723810

The Committee person responsible for recording all insurable incidents /accidents and near misses in the Club is the Training and Safety Officer.

An incident involving serious personal injury may require immediate medical attention and possibly hospitalisation of an injured person. The extent of the injuries incurred however may not be obvious at the time of the event, so it is important that the activity leader acts on the side of caution when responding to any event which may have occurred.

Following an incident occurring involving **serious personal injury** the activity leader and Training and Safety Officer will ensure that the following matters have been attended to:

- i. A detailed Incident Report Form (Form F7) - available from the website – is to be completed as soon as possible after the event by the activity leader and submitted by email to the Training and Safety Officer.
- ii. The Insurance Brokers are to be notified as soon as possible (see contact details above and/or [BA website](#)). A copy of the Incident Report is also to be forwarded to them. A copy is also to be sent to the BWA Insurance Officer.
- iii. The injured person (or their representative) has also notified the insurance broker of their injuries and has requested a Claim Form be forwarded to them for completion and return to the broker irrespective of whether it is their intention at that time to lodge a claim. This action is necessary to ensure the interests of the injured person are fully protected in the event that they wish to pursue a claim at a later date. Personal Accident claims are required to be lodged "within a reasonable time". If the Insurer is prejudiced due to a late lodgement of a claim they may consider declining the claim or limiting the benefits payable to what would have been payable had the claim been lodged at a reasonable time
- iv. The injured person is to be contacted on a regular basis, and no less than every six weeks, as to their progress to full recovery. If it appears that the injured person may not be responding to medical treatment or that they may require long term treatment this fact must also be reported to the BWA Insurance Officer who is responsible for informing BA.

The above procedures are to be regarded as the minimum requirements.

**7. Acknowledgement of Risks & Obligations** – All Club members are required to sign an Acknowledgement of Risks & Obligations once per year which is usually done at the time of renewing their membership and can be done online via the Club website. Introductory Walkers and Visitors must also sign the Acknowledgement of Risks & Obligations prior to become 'Temporary Members') prior to participating in an activity. This ensures Temporary Members are covered by the Club's Personal Accident and Public Liability Insurances. The signing form is on the reverse side of the Club's Activity Registration form (or 'Walk Form').