

Committee FAQ's

Public Liability and Voluntary Workers protection provided by the association to protect the committees and volunteers when they run an ABCRA sanctioned event. Competitors are also covered under personal accident insurance.

Public Liability Summary of Benefits

- Limit of Liability - \$20,000,000
- Cover extended to Affiliated Committees
- Cover extended to Volunteers and Officials whilst conducting their role on behalf of ABCRA or their affiliated committee
- Member to Member Cover
- Participation Risk
- First Aid Treatment
- Care Custody and Control Limit – \$250,000
- Financial Loss Cover: Limit of Liability \$2,000,000
- Statutory Fines and Penalties: Limit of Liability \$2,000,000
- Excesses:
 - AUD1,500 each and every Occurrence (costs inclusive).
 - AUD2,500 each and every Occurrence (costs inclusive) in respect to trail riding.
 - Other than in respect of claim for Injury to contractors, subcontractors and/or labour hire workers for which the Deductible is AUD25,000 any one Occurrence (costs inclusive).

Summary of Benefits for Voluntary Workers

Personal Accident insurance is provided by the association to provide benefits to volunteers of the association if injured whilst volunteering during a sanctioned event.

- Death & Capital Benefits Up to \$50,000
- Fracture Bones Up to \$2,500
- Weekly Injury Benefits for Loss of Income Up to \$500
- Non-Medicare Medical Expenses up to \$10,000
- Funeral Expenses \$10,000
- Accommodation and Transport Expenses up to \$2,000
- Unforeseen Expenses Up to \$2,500

How will claims be managed under the ABCRA's Insurance Policy?

Should an incident arise, in the first instance the Committee or Member should inform ABCRA's Head Office by lodging an Incident Report Form that the ABCRA will forward to Affinity.

Affinity has a dedicated claims division who are specialists in managing complicated liability and personal accident claims. Affinity's claim team, led by an In-House Legal Counsel will be responsible for managing claims on behalf of the ABCRA.

Affinity will investigate the circumstances of the claim and determine whether the claim should be settled or defended. If the claim is settled it will be settled as promptly and efficiently as possible. If the claim is defended, Affinity will take all steps necessary to protect the interests of the committees and members of the ABCRA.

What is a Certificate of Currency and what does it certify? Our Committee is looking to host an ABCRA sanctioned event in our local parklands, and the local Council wishes to be included as an Interested Party? What is an Interested Party and how is it arranged?

A Certificate of Currency is confirmation of the insurance cover in place and is generally requested when a third party such as a Property Owner, Council, Land Owner or Government Department require proof of the ABCRA's insurance and often will request to be noted as an interested party.

It is important to note that an "Interested Party" is not the same as an "Insured" party as this would provide such person or entity full cover, which is not the intention of the Policy.

The intention of noting person(s) or entity(s) on a Certificate of Currency is to provide them with limited protection if they are brought into an action purely as a result of the ABCRA's negligence. The policy will not respond to protect the Interested Party if they themselves were in anyway negligent in contributing to the claim.

Should Head Office be notified of all details of events?

Yes, it is important that ABCRA Head Office is notified of any events that are to be conducted under the ABCRA banner by any Committee

If events are not notified to the ABCRA, the Committee may run the risk of holding an event that has not been fully sanctioned by the ABCRA, and therefore Affinity. If this is the case, insurance cover may not extend to an event that the ABCRA is not aware of. Notification of all activities must be provided in advance.

What Risk Management procedures should our Committee undertake and follow before hosting and during an ABCRA event?

In conjunction with the ABCRA, Affinity has developed an event checklist for Committees. The checklist provides prompts for all of the areas that should be addressed while preparing for, and running an ABCRA event.

A risk assessment of all activities should be undertaken prior to any event. ABCRA Head Office is in constant communication with Affinity to assist with any issues that might be raised.

In all instances, the desired outcome is that each Committee runs a safe and well-managed event or training day, and to minimise the potential for any injury to a third party. The checklist will not make people safe but it will provide documented evidence of the work the ABCRA committees do in order to ensure safety if it is completed.

How do I lodge a claim under the ABCRA's Insurance Policy?

Should an incident arise please contact ABCRA Head office for a copy of the claim form. Please complete full and return to ABCRA Head Office who will forward your claim to Affinity to be assessed by the insurer. Claims will be managed Affinity's-house legal counsel Mary Spanos in partnership with the insurer.

Are Contractors covered under the policy?

Contractors are not covered under the public liability policy and are required to hold their own insurance.