



The ABCRA Campdraft Cattle Reserve fund.

Introduction

The ABCRA Zones and Committees resolved at an AGM the establishment of a scheme that would provide cover for cattle in their care whilst conducting a Campdraft event. The value of cattle and the potential loss for committees were highlighted as a substantial risk. This scheme will enable committees to give cattle owners a level of comfort that should the need arise ensure that they will not be left with a substantial loss.

The board after engaging with insurers realised that the best way to cover this risk is to establish a reserve fund contributed to by committees and competitors on a user pays basis.

Committees will contribute through their affiliation fees and competitors are levied on a per run basis and collected within the entry fees.

The Purpose

The ABCRA Campdraft Cattle reserve fund has been established to mitigate the financial loss for committees and cattle donors/hirers due to the death or injury of livestock used at ABCRA affiliated events.

It is compulsory for all committees running Campdrafts affiliated with the ABCRA to participate in the Fund.

Rules of the Campdraft Cattle Reserve Fund

Protection:	Protection is subject to the rules for all ABCRA committees who are financial affiliate members.
Period of Protection:	At all times whilst the committee is a financial affiliate member.
Commencement of Protection:	Protection for a committee commences when the committee or its agent takes delivery of the cattle and ceases on the return of the livestock back into the care of the owner.
Cattle:	Cattle used for the Campdraft event in committee care.
Means of Conveyance:	Cattle may travel by Truck or be walked from the owner's property to the Campdraft ground.
Geographical limits:	Australia Wide
Limit of any Payout:	Maximum payout is \$10,000 per approved event excluding GST. The payment will be for the value of the cattle only. GST if applicable will be added to the value of each payout.
Committee Liability:	15 % of the value of the animal/s plus GST (if applicable).

Exclusions from access

to the fund: Cattle involved in trucking accidents that occur between the cattle owners' property and the Campdraft ground. Carriers must provide insurance coverage for accidents and rollover as defined in the Marine Insurance cover or indemnify the committee and ABCRA against any loss that occurs whilst in the possession or control of the carrier.

Any loss that is or should be covered by Marine insurance by the carrier.
Any costs associated with the disposal of deceased or injured animals.

Claims Procedure: Claims must be made using the ABCRA claim form. When an event occurs which may give rise to a claim under the scheme, the committee must:

1. IMMEDIATELY take all reasonable measures to avoid or minimise any further death or injury to the livestock.

2. Tell the ABCRA as soon as possible all of the details known to the committee including the time and the location of the loss, and any circumstances that will assist the ABCRA to investigate the loss. This information should be provided to the ABCRA in writing, including all supporting documentation.

3. Submit to ABCRA full written particulars as soon as possible.

Valuation: Cattle must be valued by Licenced stock agent based on the current market value for like animals.

Conditions: The committee must ensure that all cattle supplied to the event are fit for transport & competition and in a fit and healthy state. Cattle must be handled and cared for properly with access to shade, water, and feed in line with the animal welfare code of practice and standard handling requirements.

Subrogation: The ABCRA, in certain circumstances in which it makes a payment from the fund, may exercise all legal rights relating to the loss or damage. The ABCRA may prosecute or defend any legal proceedings in the name of the committee and has full discretion in the exercise of any legal rights. The Committee or owner of the cattle who receives a payment from the fund must assist in any recovery action the ABCRA commences or defends. Measures taken by the ABCRA or the Committee or Cattle owner with the object of saving, protecting, or recovering the livestock shall not be considered as a waiver or acceptance or otherwise prejudice the rights of either the ABCRA or the committee.

Discretion and limit of liability:

The administration of the scheme is at the discretion of the ABCRA. Contributions to the fund do not of themselves create a liability or commitment of ABCRA to approve a payout in every case or any particular case