

## **ABCRA 2017 - 2018 INSURANCE SUMMARY (FAQ'S & ANSWERS)**

### **Who are Affinity Insurance Brokers?**

Affinity is a licensed insurance broker and has been in operation for over 30 years specialising in tailoring insurance solutions for our clients. For the past ten years, Affinity has worked very closely with the Australian Equine Industry to develop Risk Management practices and policies promoting industry best practice to assist with the provision of a long-term feasible insurance solution.

### **Who is insured?**

Australian Bushmen's Campdraft & Rodeo Association (ABCRA) including sanctioned committees and affiliated members.

### **Where are we covered?**

At events, social functions, meetings, fundraisers and working bees anywhere in Australia, which have been declared to and sanctioned by the Australian Bushmen's Campdraft & Rodeo Association.

### **What are we currently covered for?**

- a) Public Liability Insurance
- b) Personal Accident Insurance for all Members
- c) Personal Accident Insurance for Volunteer Workers

## COMBINED GENERAL & PRODUCTS LIABILITY INSURANCE

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The Affinity Combined General Liability policy is designed to protect the ABCRA by responding to claims for compensation made against it for bodily injury and/or property damage suffered by Third Parties, for which the ABCRA is legally liable to pay, subject to the terms and conditions of the policy.

Any person, including a member, has the right to make a claim against the ABCRA if they are injured or have suffered damage to their property at an ABCRA sanctioned event or show, provided that the injury or damage is the result of ABCRA's alleged negligence.

Not only will this policy protect ABCRA if they are found legally liable to pay such a claim, this policy also includes the cost of defending the claim where it is considered that the injury or damage was not the result of any negligence on the part of ABCRA.

Settling and/or defending claims like these can be extremely costly. Without a public liability policy in place, the ABCRA would have to bear the cost of any such claims.

### How much are we covered for?

Public & Products Liability:	\$20,000,000
Goods in Care, Custody & Control	\$100,000
Excess:	\$1,500

## **PUBLIC LIABILITY**

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### **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.

## Are Event Members covered under the policy?

Event members are covered provided they have paid their event membership, signed their waiver and paid their entry fees before competing or participating.

## What if I can't work as a result of my injury?

This policy provides cover for Non Medicare Medical Expenses (eg Physiotherapy) however this policy does not provide a weekly benefit unless you are a Voluntary Worker of the ABCRA (see Voluntary Workers PA section next).

## What if I have my own Personal Accident Insurance Policy? Can I claim on more than one policy?

Yes, if you have multiple Personal Accident or Income Protection policies you can claim on all of them providing you do not claim more than the specified loss. Death or Permanent Disability compensation would be paid to the various policy limits on all current policies. However you would need to claim on your other policies first before you can claim on this policy.

## PERSONAL ACCIDENT INSURANCE FOR VOLUNTEER WORKERS

This policy provides additional covers for individuals whilst they are engaged in unpaid voluntary work performed on behalf of ABCRA, so long as such work is officially organised by, and under the control of the ABCRA. This includes necessary direct travel to, from, or during such voluntary work.

### How much are we covered for?

Section	The Schedule of Compensation applicable under each section for each insured person.	The Compensation
<b>A</b>	<p><b>DEATH</b> Insured Persons aged 18 to 75 years of age Insured Persons aged under 18 years of age or over 75 years of age</p> <p><b>CAPITAL BENEFITS</b> Insured Persons aged 18 to 75 years of age Insured Persons aged under 18 years of age or over 75 years of age</p>	<p>\$50,000</p> <p>\$10,000</p> <p>Up to \$50,000 } Depending on Up to \$10,000 } the injury</p>
<b>B</b>	<b>NON MEDICARE MEDICAL EXPENSES</b>	\$10,000
<b>C</b>	<b>FUNERAL EXPENSES</b>	\$5,000
<b>D</b>	<b>WEEKLY BENEFIT</b> – Temporary Total Disablement	\$500 per week or 85% of average Gross Weekly salary whichever is the lesser
<b>E</b>	<b>BENEFIT PERIOD</b>	52 weeks, 7 day excess
<b>F</b>	<b>NON INCOME EARNERS EXPENSES BENEFIT</b> (for expenses attributable directly to the disablement)	Up to \$100 per week to a maximum of \$1,000
<b>G</b>	<b>FRACTURED BONES</b>	Up to \$500 per break (depending on bone broken)
<b>H</b>	<b>LOSS OF TEETH OR DENTAL PROCEDURES</b>	\$250 per tooth limited to \$500
<b>I</b>	<b>EMERGENCY HOME HELP</b>	Up to \$250 per week up to 26 weeks
<b>J</b>	<b>EXCESS</b>	\$100

## PERSONAL ACCIDENT INSURANCE FOR COMPETITORS

This policy provides cover for Registered Competitors and members while participating in events organised and sanctioned by the Australia Bushmen's Campdraft & Rodeo Association event approval process provided the registered competitors have paid their membership.

### How much are we covered for?

Section	The schedule of compensation applicable under each section for each insured person.	The Compensation
<b>A</b>	<p><b>DEATH</b></p> <p>Insured Persons aged 18 to 65 years of age            Insured Persons aged 66 to 75 years of age            Insured Persons aged under 18 years of age or over 75 years of age</p> <p><b>CAPITAL BENEFITS</b></p> <p>Insured Persons aged 18 to 65 years of age            Insured Persons aged 66 to 75 years of age            Insured Persons aged under 18 years of age or over 75 years of age</p>	<p>\$50,000            \$20,000            \$10,000</p> <p>Up to \$50,000 }            Up to \$20,000 } Depending on            Up to \$10,000 } the injury.</p>
<b>B</b>	<b>NON-MEDICARE MEDICAL EXPENSES</b>	80% of the cost of Non-Medicare Medical to a maximum of \$1,000
<b>C</b>	<b>FUNERAL EXPENSES</b>	\$5,000
<b>D</b>	<b>EXCESS</b>	\$100