



## 4WD Australia Club Insurance

### 1. Club member Vehicle Insurance

- Insurance for members 4WD vehicles, camper trailers, caravans and camping equipment is available to members but is not covered by club policies

### 2. Actions required by clubs

- Renew insurance – premium due 31st of May annually
- Declare events in advance as outlined below
- Keep good records of club events, who attends, any incidents arising, records such as trip sheets after trips are completed.
- All potential claims should be reported to broker immediately you become aware an incident has occurred. Early advice will assist greatly in gathering facts broker may need to defend you. Injured parties have years in which to lodge claims, don't assume it will 'just go way'.

### 3. Public and Products Liability

#### Provides cover for:

- Activities normally associated with four wheel driving, i.e. camping, bushwalking, non-timed gymkhanas
- Activities involving the use of non-powered watercraft, i.e. raft regattas
- Timed events and events where the public are charged for admission (may be covered subject to declaration)
- Claims for negligence or alleged negligence resulting in physical injury and/or damage to property
- Liability for non-motor incidents
- Non-paid driving instruction and permits reimbursement of trainer's costs
- Goods sold e.g. sausage sizzles
- Public events and timed events (if pre-approval obtained)
- Clubs or individual members who are held negligent for injury to other persons or damage to their property. It does not cover injury caused to a person by his or her own negligence or from a cause which cannot be attributed to any other parties' negligence e.g. if a club member using a chainsaw injured another member, in all probability a claim would exist under the liability policy. If, on the other hand, a member was using their own chain saw on a working bee and injured himself there would be no claim under the liability policy as no other party was responsible for the injury.

#### Does not cover:

- Clock or time trial, racing, pace making, reliability trial, speed or hill climbing test
- Higher risk activities such as abseiling, caving, water slides, and powered children's amusements
- Paid driver training
- Activities involving the use of powered watercraft
- Use of unregistered vehicles
- Any event organised, controlled or sanctioned by CAMS
- Import, sales, service or repair



### **Landowners cover**

- Liability for non-motor incidents extends to protect land owners
- Certificate available which specifically names the property owner
- If used properly can assist in gaining access to both government and private land

### **Visitors**

- Visitors, property owners and members of the general public are covered if they are injured or suffer a loss caused by negligence of the club, its officers or members. The fact they are a visitor is irrelevant.
- If they are the party causing the injury or loss to another they will only be covered if they were acting under control or guidance of the club or its officers (trip leader etc.)
- Under circumstances where visitors are not protected by our insurance they would rely on the personal liability forming part of their domestic insurance cover
- Clubs have no exposure to risk by having visitors on trips, the visitor is no worse off than if they went on a private trip, they may in fact be better off
- Clubs should not have any insurance concerns when considering whether to allow visitors to participate in club activities
- Most reports of incidents which have arisen seem to involve visitors, they are at risk as they may be in unfamiliar territory in the bush. Please supervise their activities when on trips.

### **Event declaration:**

- Required for events falling outside the automatic liability cover .e.g. timed motoring events & events where the public is charged an entry fee
- Any unusual activities should be declared early in the planning stage. If in doubt, check with broker
- Broker will advise if cover can be extended and the additional (if any) cost of the cover
- Events not declared may not be covered
- Allow at least 10 working days

### **Other information**

- Clubs should check with broker prior to planning such activities to ensure cover can be granted and at what, if any cost
- Where mechanical amusements are hired, ensure the contractor has adequate insurance cover naming your club for its legal interests

## **4. Management liability, associations and officials liability**

### **Provides cover for:**

- Actions for damages resulting from negligence or failure to act by club officials other than physical injury or damage. Examples of situations covered:
  - wrongful rejection of club membership application
  - sexual harassment within a club where the officials were aware a problem existed but failed to act
  - failure to insure a lottery prize resulting in action from winner
- Officials if action taken against them
- Anyone acting in official capacity including trip leaders, event organisers
- Acts of infidelity
- Cyber attacks



## 5. Voluntary Workers Cover

### Provides cover for:

- Gap in medical expense and loss of income for members of affiliated clubs whilst undertaking voluntary work through their clubs
- Those working on Association, interclub, own club, community working bee, public displays, track maintenance agreements etc. including where more than one club is participating
- Any one club activity which engages with the public where you use volunteer labour
- Income benefit only for to those who lose income i.e. gainfully employed
- Members up to the age of 75
- A member being injured on an approved activity without the need for proof of negligence. i.e. member on a working bee can injure themselves and lodge a claim.

### Does not cover:

- Internal volunteer work for the sole benefit of the club (exceptions can be made to this rule but the intention is not to cover internal club events i.e. committee meetings etc.)
- Work done as committee or other club official

### Event declaration:

- Events must be declared in advance to the broker
- There is no additional cost for declared events
- Cover is free but it is not automatic - clubs must submit a Voluntary Workers Declaration prior to undertaking the activity
- State Associations must approve the activity and advise broker prior to cover becoming active i.e. activities must align with the goals of the Association e.g. marshalling for competitive motoring events will not be approved
- Where more than one club is participating only one declaration is required for entire activity – should be submitted by the organising body

## 6. General Property can be covered (optional)

- Designed to cover club owned property
- Liability policies do not provide any property cover
- Members domestic policies may not cover club property
- Cost is approx 5% of value
- Property generally falls into two types
  - Fixed property held either in club premises or at the homes of officers including items such as photocopiers, faxes, filing cabinets etc
  - Mobile items used by members on club trips including marquees, recovery equipment, GPS, maps, first aid kits and video cameras etc
- Some clubs own equipment they hire to raise money, others maintain trailers for transporting club goods
- Both fixed and mobile goods can be covered under the one "General Property" policy with covers varying as follows
- Fixed property is usually covered for fire & associated perils, theft and accidental damage
- Mobile property is covered for fire, collision and overturning of conveying vehicle and theft from locked vehicle or premises
- Trailers can be covered similar to camper trailers with additional cover for goods carried
- Other more specific covers can be tailored as required
- Property of clubs held in members' homes, is not covered by the member's domestic insurance policy