

## CLUB INSURANCE POLICY

*This document is provided to support the Club Rules and communicate club policy to the members. Policy may be revised from time to time by the committee, and members will be adequately notified of changes.*

1. In addition to the club's management of risk, insurance is assessed and retained from year to year, but generally includes Public Liability to protect the club and its officeholders and leaders, and limited Personal Accident Insurance. These insurances are negotiated on behalf of all Australia's organized Bushwalkers by Bushwalking Australia (Inc) with whom the Club is affiliated through the Federation of Western Australian Bushwalkers (Inc).

The insurer requires that the Club make an annual return detailing the risk to which the insurer is exposed by the Club, and from time to time imposes limits on Club activities. Such limits are:

- The Club's Public Liability and Personal Accident covers visitors. A visitor must not participate in any club activity more than three times in any one financial year (year ended June 30). If they wish to attend more than three times they must become a member of the Club.
- The Club has advised the insurer that visitors and children are welcome on Club activities (within the three visits limits stipulated above), with the specific approval of the leader involved, and in addition children must be accompanied by a responsible parent or guardian.
- The Club is **not** insured for Rock Climbing, Mountaineering, Water Skiing, and Animal Riding. (The Stirling Range Ridge walk is not 'mountaineering').

**The person responsible for recording all insurable accidents and near misses in the club is the Training and Safety Officer.**

### 2. Current Insurance Policies

Copies of the Insurance Policy, issued by Liberty International Underwriters Policy Number SY-CAS-07-408306 are available from the club secretary or president. The policy is valid from 30<sup>th</sup> July until the 30<sup>th</sup> June the following year.

**Insurance Broker Contact is:** Fred Grima Telephone (02) 9761 7328  
 Marsh Pty Ltd Email fred.grima@marsh.com  
 Level 1, 87 Marsden Street  
 Parramatta NSW 2150

### 3. Accident Claims Notification

An Incident / Accident involving **serious personal injury** may require immediate medical attention and possibly hospitalisation of an injured person. However it is possible that the extent of the injuries incurred may not be obvious at the time of the Incident / Accident and therefore it is important that our Activity leader acts on the side of caution when responding to any event which may have occurred.

The Club has a responsibility to ensure that following an incident/accident occurring involving **serious personal injury** the **Training and Safety Officer** ensures that the following matters have been attended to:

- a) A detailed **Incident Report Form** (Form F7- available from the website or from any committee member) has been completed by the Leader of the Activity.
- b) That **Insurance Brokers** have been notified and that a copy of the Incident Report has been forwarded to them. A copy is also to be forwarded to the Insurance Officer of the Federation of Western Australian Bushwalkers Inc.
- c) That 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.
- d) That the injured person is contacted on a regular basis, and no less than every six weeks, as to their progress to full recovery. In the event that it is found that the injured person may not be responding to medical treatment or that they may require long term treatment this fact **must** be reported to the Insurance Officer of the Federation of Western Australian Bushwalkers Inc, who will accept responsibility to monitor the injured person's condition with the club as may be required.

It is the responsibility of the Insurance Officer of the Federation of Western Australian Bushwalkers Inc to alert the BWA Insurance Officer as to any such Incidents / Accidents reported.

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.

The above procedures are to be regarded as minimum requirements.