



INSURANCE

Bushwalking Australia operates a National Insurance Scheme providing Public Liability, Personal Accident and Associations Liability Insurance cover. Members of the *Springwood Bushwalking Club* are covered by these policies through SBC's affiliation with *Bushwalking NSW*.

While the *SBC Committee* uses their best endeavours to ensure that the information in this guideline is correct, *Bushwalking Australia* from time to time negotiates changes with their insurance providers, so it is wise to check on the *Bushwalking Australia website* for the most current information.

There are three forms of insurance cover:

- Personal Accident,
- Public Liability, and
- Associations Liability.

Personal Accident Insurance

While bushwalking is a low-risk activity when compared with most active sports and recreational pursuits, accidents do occur from time to time, and the seriousness and cost of an incident is potentially greater in remote areas where medical aid may not be readily available.

The *Personal Accident Policy* provides cover to the members of the club in respect to injury incurred while the member is engaged in an activity authorised by and under the control of the Insured (the club), including direct uninterrupted travel to and from such activity subject to the terms, conditions and exclusions of the Policy.

This policy covers all club related social & similar activities reasonably associated with Bushwalking Clubs including:

- bushwalking,
- recreational walking,
- walking,
- track / hut construction and maintenance,
- canyoning / liloing,
- alpine walking (summer & winter),
- canoeing / kyaking,
- boating / rafting,
- swimming,
- cycling,
- rock scurrying and use of hand held ropes and safety belay equipment as part of a bushwalk,
- snow skiing,
- abseiling,
- caving,
- orienteering / rogaining,
- leader training and other related instructions,
- rescue training activities,

- voluntary work for various charities and not for profit organisations, and
- for Property Owners / Occupiers, the provision of canteen, social and sporting clubs, first aid and any other occupation incidental thereto.

The Schedule of Benefits under the Personal Accident Policy includes:

- a loss of earnings benefit,
- a non-Medicare medical benefit,
- a broken bones benefit, and
- a capital Benefit.

Public Liability Insurance

Sometimes, due to unfavourable weather or unforeseen circumstances, a leader may need to make a decision for the safety of the party, and the wisdom of that decision may be challenged in court.

The *Public Liability Policy* is designed to pay, by way of compensation on behalf of the Insured (the club), all sums which the Insured shall become legally liable to pay in respect to injury and or damage as a result of an occurrence in connection with the insured activities of the club, subject to the terms, conditions and exclusions of the policy. This Policy currently provides a Limit of Liability - \$20,000,000 for any one occurrence.

This policy covers all of the same activities above in relation to the Personal Accident Insurance policy.

Associations Liability Insurance

An *Associations Liability Policy* protects Club office bearers, committee and other members from being personally pursued for 'wrongful acts' that lead to claims against either the club, the member/office bearer personally, or both. This cover should give Club members peace of mind that should they make a financial decision in carrying out their official duties that results in an action against them, they will be covered.

Uninsured Activities

The *Personal Accident* and *Public Liability* policies do not cover some activities, including:

- climbing (except where it is “rock scurrying and use of hand held ropes and safety belay equipment as part of a bushwalk”, or “abseiling”),
- horse-riding,
- skin diving,
- parachuting, or
- overseas activities.

It would be a rare occurrence where the Club committee approved an activity that was not covered by these policies. If a Club activity is considered to be a ‘*dangerous recreational activity*’ as defined in The *Civil Liability Amendment (Personal Responsibility) Act, 2002 (NSW)*, this will be indicated in the description in the *Activity Program*.

Claims

Claims must however be lodged within 120 days of the incident. Hence it is important that if an incident occurs which might lead to claimable expenses, you lodge a claim as soon as possible - even though you may not know the costs yet.

Discuss this with your leader, and/or contact a committee member immediately after the activity to find out how to go about it. If they don't know the current information, they can certainly help you find it.

The claim form can be found on the *Bushwalking Australia website*.

For major claims (i.e. serious injury or death) please also email the *Bushwalking Australia Insurance Manager* at insurance@bushwalkingaustralia.org

Enquiries and Lodgement of Claims

Any enquiries should be directed to *Bushwalking Australia's* insurance broker - *Jardine Lloyd Thompson Sport (JLT Sport)* (phone 1300 574 980).

Claim forms are lodged with *Bushwalking Australia's* insurer - *AHI (Accident and Health International, part of CGU)*.

All of this information (and any updates) can be found on the *Bushwalking Australia website*.

Obligations for Club Members

To ensure that SBC members are covered by the *Personal Accident and Public Liability* Insurance policies, they must sign:

- an *Acknowledgement of Risk and Waiver* at least once each year – (this is incorporated into the SBC's *Prospective Members Application* form, and annual *Member Renewal and Waiver* form), and
- an *Acknowledgement of Risk and Waiver* before participating in a Club activity – (this is incorporated into the SBC's *Activity Sign-Up and Waiver* form)

Parents of Junior Members must sign the annual *Risk Acknowledgement and Waiver* form on their behalf.

Obligations for Temporary Members (Visitors)

To ensure that visitors participating in SBC activities are covered by the *Personal Accident and Public Liability* Insurance policies, they must sign an *Acknowledgement of Risk and Waiver* before participating in a Club activity – (this is incorporated into the SBC's *Activity Sign-Up and Waiver* form).

Ambulance Cover

The SBC strongly recommends all members to maintain Ambulance cover.

Medicare does not cover ambulance costs. The person treated by paramedics (ie the patient) is responsible for paying any fees associated with their treatment and/or transport, regardless of whether or not they were the individual who requested an ambulance.

To arrange ambulance cover you will need to contact a registered private health fund of your choice. An ambulance levy is included as part of basic hospital coverage with a registered health fund. Some funds also offer "ambulance only" insurance.

Incident Reports

In the case of a significant injury, illness, death, or damage to property, an Incident Report should be prepared by the activity leader, or by the leaders nominee. This should be done as soon as possible after the incident – preferably within a few days, and at the latest within 120 days – and forwarded to the SBC Activities Officer.

Any incident referred by a Club member to our insurers (which must take place within 120 days of its occurrence) must have an Incident Report prepared.

The report will be used by the club committee:

- to review the circumstances and actions taken,
- to review the adequacy of our management and emergency procedures.

In the event of an insurance claim a copy of the report may be requested by our insurance company.

The report is author's the best understanding of the circumstances, however it may be sensible for others present to be consulted during preparation of the report.

There is no standard format for an incident report because the circumstances can vary greatly, however the SBC have prepared a guideline – see the SBC document "*Incident Report Checklist*".

More Information

The insurance policies are regularly renegotiated, and unless otherwise stated or advised, apply from 1 July to 30 June. Further details (including copies of the current policies and other relevant documents) can be seen on the *Bushwalking Australia* website.