

## NOTES ON BUSHWALKING CLUB INSURANCE<sup>1</sup>

The club and its members<sup>2</sup> are insured for “General and Products Liability”. Members and registered visitors are also covered for “Group Personal Accident”. The following is intended as a brief summary – *and is no substitute for the full Policy Schedules*.

The type of activities covered is stated in the definition of the insured’s “*business*” – and appears to include everything that the DBC has ever done in relation to a “*club activity*”<sup>3</sup>.

### General and Products Liability Insurance

The limits of liability are listed below.

Cover	Limit	Deductibles
General Liability	\$10M any one occurrence.	\$1K any one occurrence.
Product Liability	\$10M any one occurrence and in aggregate.	As above.
Errors and Omissions	\$5M each claim and in aggregate.	\$2.5K each claim.

### Personal Accident

This policy provides cover for members who sustain injury whilst engaged in a club activity or in direct travel to or from that activity. It provides the following benefits.

Benefit Type	Amount
Death or Permanent Total Disablement	\$50K (scaled amounts for lesser permanent injury).
Broken Bones	Variable compensation up to \$2K.
Injury resulting in Loss of Income	80% of pre-injury earnings up to \$500/week and 52 weeks.
Injury Assistance Benefits	Out-of-pocket expenses up to 80% of costs incurred after the first 7 days, to a maximum of \$150/week.
Non-Medicare Medical Expenses	Reimbursement up to 80% of costs incurred, subject to an excess of \$100/claim and overall limit of \$2K.
Critical Accident Debriefing	\$5K.

### Comment

The personal accident policy does not cover *evacuation*, hence walkers should maintain their own ambulance cover. Walkers should also consider whether the club insurance is appropriate to their personal circumstances.

**In the event of an injury that may give rise to a claim, members should consult the Management Committee as soon as possible.**

25 May 2015

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<sup>1</sup> Detail based on 2010 policy documents.

<sup>2</sup> “Members” includes all classes of members including registered visitors.

<sup>3</sup> Defined in the Handbook for Walkers – basically an activity advertised by website, group email or at a club meeting, and having at least 3 club participants.