

BWV Guidelines for Clubs: Electronic Acknowledgement of Risk

Some clubs have enquired whether the Acknowledgement of Risk (“AoR”) forms, which are to be completed by club members and temporary members/visitors, for insurance purposes, can be completed electronically, instead of on paper.

Insurance and the current AoR process

Personal Accident and Public Liability Insurance policies provide cover for members of clubs affiliated with Bushwalking Australia through Bushwalking Victoria (BWV). As part of this arrangement, it is required that:

- All club members sign an AoR form at least once each year, usually at the time of renewing their membership.
- All temporary members (sometimes referred to as visitors) sign an AoR form **prior to** participating in an activity.

Currently, for most clubs, these forms are usually signed and kept by the club in hard copy (paper) format.

Are electronic AoR’s acceptable?

The use of electronic means by clubs, for club members and visitors to document their acknowledgement of risk, has been canvassed with BWV’s insurance brokers. Their attitude is that an electronic AoR is acceptable as a means of establishing the required acknowledgement, in place of signatures on paper forms.

However, the brokers have also emphasised that whatever is done in the AoR process must ensure that the purpose of the acknowledgment is not undermined by the ease of use of an electronic process (such as a ‘tick the box’ approach, without proper awareness of what the club member or visitor is acknowledging in the AoR form).

The purpose of the AoR

The AoR is designed to ensure that:

- a member or visitor has had the risks associated with bushwalking activities, and the club’s expectations of them with respect to their own safety, explained to them; and
- the member or visitor understands and acknowledges these risks and expectations.

BWV notes that the AoR is a club’s “first line of defence” in any claim of negligence, in case of injury or illness associated with a bushwalking activity.

BWV’s recommendations

If a club wishes to adopt an electronic AoR process, BWV encourages it to do so, to make it simpler for club members and visitors to participate in bushwalking. However, the club member or visitor must be clearly informed that it is essential that they have read and understood the AoR, and that any questions they have in relation to it have been answered, **before** they electronically provide the AoR.

BWV recommends also that a club take reasonable steps to ensure that:

- the person providing the AoR is correctly identified; and
- each record of the AoR is kept by the club for a period of 7 years
- the AoR is regularly reviewed to ensure it reflects the current requirements of the insurers

The current AoR forms for club members and temporary members (visitors) are available from the Bushwalking Australia website [here](#).