

# Your Insurance Questions Answered

## Summary of Club Connections Zoom Session Feb 2024

### Purpose:

This session was designed to answer key questions about insurance coverage for Bushwalking Victoria clubs, clarify processes related to insurance renewals, and offer guidance on effective risk management practices. The information provided is for general purposes only and should not be considered as professional or legal advice for any specific situation.

***Note:** there were 2 x sessions on this subject, a daytime session that was then repeated as an evening session. The content presented for each session was the same, however the questions may have been different from each audience. This summary captures the key points from each session.*

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### Key Topics Discussed:

#### 1. Insurance Questionnaire Process

- **Transition to Online Format:**
  - The 2024 insurance questionnaire is expected to transition to an online system.
  - Benefits include:
    - Reusing data from the previous year for streamlined completion.
    - Allowing clubs to save their progress and revisit the questionnaire as needed.
  - A PDF version will also be available for clubs to prepare offline before entering data online.
- **Important Details:**
  - Ensure accurate reporting of club membership figures, including primary and secondary members.
  - Avoid double-counting secondary members who are already insured through other clubs.
  - Clubs will report activity types and volumes (e.g., bushwalking, cycling) to help insurers assess risk profiles.
  - Temporary members and visitors should also be accounted for in the questionnaire.

#### 2. Insurance Coverage Overview

- **Covered Activities:**
  - All activities are listed on the questionnaire, including e-biking (with a focus on safe battery storage and usage), and other specified activities.
- **Acknowledgment of Risk Forms:**
  - Forms are critical for ensuring participants understand activity risks and their responsibility for their own safety.
  - It is required for a member to sign on joining and when renewing each year. Best way is to incorporate into your membership application form - an online signature or 'check the box' system is acceptable
  - **Retention Practices:**
    - Best practice: Retain forms for at least two years.

- Some clubs keep forms for up to seven years for potential insurance claims or legal inquiries.
  - Digital storage options (scanning or photographing forms) can streamline record-keeping.
- **Ambulance Cover:**
  - Ambulance services are **not** covered by Bushwalking Victoria insurance. Members are strongly encouraged to have private ambulance subscriptions, especially for remote walks.
  - Clubs are advised to communicate this policy clearly to members and visitors to manage expectations.

### 3. Visitor/Temporary Member Policies

- Visitors can be charged a nominal participation fee (e.g. \$5) at the club's discretion.
  - **Purpose:**
    - To demonstrate the value of participating in club activities.
    - To contribute to administrative costs.
    - This amount is not required for insurance cover
  - Some clubs allow visitors to credit these fees toward their membership if they join later.
- Temporary members and visitors must sign acknowledgment of risk forms before participating in activities.
- Temporary members are covered by insurance for all club activities during their participation period. The \$ you charge temporary members is not "paid" to insurance, it is retained as club income.
- Clubs are encouraged to limit the number of activities temporary members can attend before requiring full membership. Bushwalking Australia recommends three activities as a standard, but this is a club decision (some clubs allow unlimited temporary member visits).
- Note: Participants from other clubs have already signed an Acknowledgement of Risk so do not necessarily have to complete the Temporary Membership application process in most circumstances (refer club rules)

### 4. Incident Reporting and Risk Management

- Clubs are advised to maintain detailed incident reports, even for events that do not lead to claims.
  - **Purpose:**
    - To demonstrate proactive risk management.
    - To provide documentation in case of future claims or disputes.
- Leaders should consistently brief participants on safety protocols and ensure all required forms are completed.

### 5. Claims and Excess

- **Personal Accident and Public Liability Claims**
    - No excess on these claims
  - **Association Liability Claims:**
    - These are subject to a \$10,000 excess, payable only if the club is found liable.
    - Clubs were reassured that association liability claims are rare.
  - **Best Practices:**
    - Address conflicts or incidents promptly and document them thoroughly to prevent escalation into claims.
    - Encourage leaders to prioritise safety and risk mitigation during activities.
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## FAQs Addressed

1. **How are premiums calculated?**
    - Details of all Australian clubs are collated and provided to the brokers who seek quotes from appropriate insurers
    - Overall premium is based on numbers, activities, reported risk profiles and past claims
    - Premiums are charged to each state body who charged clubs based on member numbers.
    - In recent years, total insurance charge per member has been less than \$10.
  2. **Are cross-club members covered?**
    - Yes, it is a group insurance cover so cross-club members are covered under the same policy.
  3. **What should clubs do if acknowledgement of risk forms are incomplete?**
    - While clubs should aim for 100% compliance, occasional lapses will not void coverage.
    - Making it easy for renewing members to complete can help, eg online option or response via email is acceptable.
    - It should be noted that the form is not a waiver of legal rights, simply an acknowledgement that the risks of the activity have been explained and the person is choosing to attend. It is a good annual reminder of our responsibility for our own safety.
  4. **How long should acknowledgment forms be retained?**
    - Two years is standard, but five to seven years is recommended for added assurance.
  5. **What happens if a visitor sustains an injury?**
    - Treat the visitor the same as if a member was injured. Complete an incident form and provide an insurance claim form if medical expenses are incurred. Check on them during recovery if appropriate.
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## Insurance Resources

- [Bushwalking Australia Website:](#)
    - Comprehensive FAQs, policy details, and risk management guidelines.
    - Key topics include acknowledgment of risk forms, coverage for temporary members, and the scope of liability insurance.
  - **Policy Renewal Timeline:**
    - Census date for numbers is 15th March
    - Questionnaires to be completed by end of March - please complete on time.
    - All clubs around Australia complete the questionnaire - delays in Victoria can hold up the whole process
    - Premium details are finalised and shared with clubs by late June.
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## Key Takeaways

1. **Proactive Risk Management:**
  - Acknowledgment of risk forms, incident reporting, and leader briefings to participants are essential components of club safety practices.
2. **Visitor Inclusion:**
  - Visitors are fully insured during activities, but clubs are encouraged to establish clear participation limits and charge nominal fees if desired.
3. **Membership Reporting:**
  - Clubs should ensure accurate reporting of primary, secondary, and temporary memberships to avoid discrepancies in insurance premiums.
4. **Ambulance Subscriptions:**
  - Clubs should educate members about the importance of personal ambulance cover.

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## Next Steps for Clubs

1. **Prepare for Online Questionnaires:**
  - Review membership records and activity data in advance.
  - Ensure club committees are aware of key reporting requirements.
  - Nominate a responsible person to complete online
2. **Enhance Risk Management Practices:**
  - Regularly review acknowledgment of risk processes and incident reporting protocols.
  - Digitise record-keeping where possible for easier access and retention.
3. **Engage Members:**
  - Clearly communicate insurance policies and responsibilities, including the importance of personal ambulance subscriptions.
4. **Stay Informed:**
  - Utilise resources available on the Bushwalking Australia website.
  - Attend future sessions for updates and further guidance.

This session provided a thorough overview of insurance responsibilities and addressed many common concerns, equipping clubs with the knowledge and tools to manage their obligations effectively.

Any queries regarding this session should be directed to [admin@bushwalkingvictoria.org.au](mailto:admin@bushwalkingvictoria.org.au).

Visit [Bushwalking Australia](#) for insurance policy information.