



Club Connection Meeting: Your Insurance Questions Answered 26/3/2026

Quick recap

The meeting focused on insurance matters for bushwalking clubs, with discussions covering coverage requirements, liability policies, and risk management procedures. Participants addressed specific questions about insurance coverage for different scenarios including overseas trips, minimum group sizes, and the interpretation of "reasonable care" in leadership contexts. The conversation ended with discussions about insurance documentation requirements and plans for future presentations to clubs, along with calls for new board members to fill upcoming vacancies.

Summary

Richelle Olsen (BWV - Executive Officer) opened the meeting and welcomed participants, noting that the session would be recorded for those unable to attend. She introduced the panel, which included Jeff McDonnell (President of Bushwalking Victoria), Robyn Shingles (Vice President), Giovanna (Secretary), and Alan (admin at Bushwalking Victoria). The meeting focused on answering insurance-related questions for club members, with Robyn set to provide an overview of current insurance matters and the year's requirements.

Annual Insurance Questionnaire Overview

Robyn Shingles announced that the annual insurance questionnaire has been sent out and provided an overview of the insurance coverage available to clubs, including personal accident, public liability, and association liability policies. She explained key details about coverage limits, requirements for members and visitors, and the importance of completing incident reports and risk management procedures. Robyn also reminded clubs to submit their questionnaires by the end of April and directed specific insurance inquiries to Bushwalking Australia's insurance team.

The group was guided through completing an insurance submission form, explaining key requirements including member details, age breakdowns, and risk management procedures. She emphasized the importance of accurate data entry, particularly for gender splits and primary members only, and highlighted that visitor numbers don't increase premiums. Robyn also stressed the need for clubs to have child safety policies in place if they allow children on walks, and reminded everyone to review and adhere to risk management policies annually.

A free JotForm account is required to generate PDFs and email them, and clarified that club insurance only covers activities specifically defined as bushwalking, not general travel or activities at base camps or accommodation venues.

The Insurance Information Sheet and the Insurance FAQ's can be found on the Bushwalking Australia website:

<https://bushwalkingaustralia.org/insurance/insurance-overview/>

Liability Insurance Explanation for Leaders

Robyn addressed a question about how to explain liability insurance to leaders, providing a revised statement that leaders should exercise reasonable care in planning and conducting activities, while noting that insurance coverage is available but doesn't eliminate the need for good risk management. The discussion highlighted the subjective nature of "reasonable care" and its variation depending on activity difficulty.

Statement clubs can share with leaders: *"Leaders are expected to exercise reasonable care in planning and conducting activities. The Club maintains Association Liability and Public Liability insurance covers through the Bushwalking Australia insurance program. These insurances may respond to claims made against the Club, its officers or leaders arising from club activities, subject to the terms, conditions and exclusions of the policies".*

Bushwalking Group Size

The group discussed a challenge to the minimum group size rule of four people for bushwalking trips. A club explained that a club member wanted to abolish this rule, citing recent incidents and the availability of modern technology like PLBs and mobile phones. The discussion revealed that while guidelines from Bushwalking Australia recommend a minimum of four people, the actual decision rests with individual clubs.

Insurance Claims

The group discussed several questions about insurance claims and documentation, with Robyn confirming that claims are handled directly between the claimant and insurance company, and clubs are not typically involved in the claims process.

Robyn agreed to follow up with Bushwalking Australia regarding two specific form modifications requested by clubs: adding hypothermia to the risk acknowledgment form and aligning medication/allergy references between temporary and regular member forms.

Overseas Club Insurance Coverage

The group discussed insurance coverage for overseas club activities and leadership liability. They clarified that while club insurance covers public liability in Australia and New Zealand, it does not extend to overseas activities, though members can obtain travel insurance for personal liability. The discussion highlighted potential legal risks for leaders conducting overseas trips, including a recent case in Austria where a leader was convicted of manslaughter. The group agreed that while club insurance doesn't apply overseas, leaders should require members to take out personal travel insurance and clearly communicate that club coverage doesn't extend to international activities.

Call for BWV Board Members, including a Treasurer as a matter of urgency

The conversation ended with a call for new board members, particularly a treasurer as current terms are coming to an end. [Here's the position description for the Treasurer.](#)

Please get in touch if you have any questions: admin@bushwalkingvictoria.org.au