



Clubs' Insurance

Campdraft Central Association Inc

10th January 2024 – 10th January 2025

This summary is prepared as a guide only and in no way affects, alters or overrides the Terms, Conditions and Limitations of the Policies that set out the basis of the Insurance.

For full details of cover, terms and conditions refer to the Policy Wording.

PUBLIC AND PRODUCTS LIABILITY

WHAT ARE YOU COVERED FOR?

Who?	What?	When?
The Clubs, Committee Members, Judges, Trainers, Officials and Administrators,	<p>Your legal liability to compensation to third parties for bodily injury or property damage.</p> <ul style="list-style-type: none">Limit of Liability - \$20,000,000Excess:\$2,500 of each & every Occurrence\$10,000 of each and every Occurrence in respect of Labour Hire/Contractors. <p>Territorial Limits: Anywhere in Australia</p>	Whilst acting on behalf of CCA or an CCA Affiliated Club, at CCA or CCA Affiliated Club's approved events.
Voluntary Workers	<p>Your legal liability to compensation to third parties for bodily injury or property damage.</p> <ul style="list-style-type: none">Limit of Liability - \$20,000,000Excess - \$2,500 of each & every Occurrence. <p>Territorial Limits: Anywhere in Australia</p>	Whilst acting on behalf of CCA or an CCA Affiliated Club, at CCA or CCA Affiliated Club's approved events.

Extensions

Extension	Sub-limits or Excesses
<u>Leased or Rented Premises</u>	
Member Clubs are covered against liability for loss of or damage to premises (or fixtures or fittings) leased or rented to you, subject to policy terms and conditions.	As per policy limits
<u>Helmet Excess</u>	\$15,000 each and every occurrence
Each and Every Occurrence for Bodily Injury claims where a person was not wearing a helmet whilst mounted and this contributed to the injury which Compensation is sought	
<u>Errors & Omissions</u>	
Your legal liability to pay compensation in respect of a Claim for Financial Loss solely and directly attributable to any negligent act, error or omission.	Limit of Liability - \$1,000,000 Excess - \$2,500 of each & every Occurrence.
<u>Abuse</u>	
Your legal liability to pay compensation in respect of Sexual Abuse committed by a representative, member, Worker, volunteer or service provider.	Excluded
<u>Property in Your Care Custody or Control</u>	
You are covered for your liability in respect of Property Damage to employees' or visitors' property; any premises including contents not being leased or rented to you, and property (other than buildings) belonging to third parties which is in your Care Custody or Control.	Limit of Liability - \$30,000 any one cow \$100,000 in the aggregate Excess - \$5,000 of each & every Occurrence.
<u>Landowners' Indemnity</u>	
The policy extends to cover any landowner whose land is used, hired, or passed over by the Member Club providing the use of the land is for the purposes of running a sanctioned Member Club or CCA event or activity only, subject to policy terms and conditions.	As per policy limits
<u>Contractual Liability and Indemnity to Principal</u>	
Coverage under this policy extend to: a. indemnify the Member Club against liability assumed by the Member Club; and b. indemnify the Principal (the third party whom which you have entered into the contract with) in the same manner as the Member Club in respect of the Principal's liability arising out of the actions of the Member Club.	As per policy limits

WHAT ARE YOU NOT COVERED FOR?

1. Bodily Injury or Property Damage caused by or arising from any activity not approved by Campdraft Central Association Inc's rules & regulations / disciplines.
2. Member Clubs are not covered to provide agistment, other than when directly associated with a particular event where the horses stay on the grounds for the purpose of attending that event only.
3. No cover is provided for personal accident for Members or Voluntary Workers.
4. Cover for Veterinary Professional Indemnity and Malpractice is excluded.
5. As per all other Exclusions as detailed in the Policy Wording.

WHAT ARE YOUR RESPONSIBILITIES?

If an incident occurs which results in any of the following, you must notify Gow-Gates immediately, whether or not a claim is made against you:

1. A Third Party sustains a bodily injury
2. A Third Party sustains property damage
3. A Third Party's horse dies or is injured

It is your responsibility to notify Gow-Gates of an incident which may give rise to a claim in the future, regardless of your perceived severity of it at the time. You must cooperate with insurers and their legal team at all times.

If an incident occurs at a club event, then ensure an incident report form is completed in line with CCA's rules and regulations. Please note, the Incident Report must be completed by an appropriate person on behalf of the Member Club, and NOT the injured party / damaged property owner.

Obtain contact details of witnesses and advise Gow-Gates immediately. If insurers feel that statements need to be documented, we will contact you.

Failure to notify insurers immediately will compromise their position in the event of a claim.

Evidencing your claim

Written proof of loss is required for insurers to consider any claim under the policy. This includes ensuring they receive copies of all relevant documentation, including, at your expense, certificates, receipts, proof of earnings and any other information or evidence that they may require, in the format we require.

How to claim

In the first instance please contact Gow-Gates Insurance and we can send you a Claim Form.

Email: equine@gowgates.com.au

Phone: 02 8267 9999

Gow-Gates will validate your membership status with CCA.

General Responsibilities for Clubs

Ensure you have adequate insurance

It is a responsibility of all Clubs to ensure that you are adequately insured. The insurance policies provided by CCA are a member benefit and are not designed to provide every individual with Comprehensive Cover for their own personal circumstances.

Additional Cover may be required in addition to the Club Insurance. Examples of additional insurances include:

- Liability Insurance to run activities at the Club not covered under the CCA insurance (for example, agistment or ground hire)
- Property insurance – Equipment, Club Houses, Motor Vehicles etc.
- Members / Voluntary Workers' Personal Accident cover.

If top-up insurance is required, please contact Gow Gates on

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