

THE BUSH CLUB INC

MINUTES OF THE ANNUAL GENERAL MEETING

Held at McMahons Point Community Centre
165 Blues Point Rd North Sydney at
6.30 PM on Thursday 23rd November 2017

Present: Suzanne Aubrun, Louise Archibald, Walter Baer, Bev Barnett, Carole Beales, Kaye Birch, Allison Boyle, Marty Cameron, Robyn Christie, Jolan Cikos, John Colyer, Graham Conden, John Cooper, Peter Cunningham, Morrie Donovan, Evelyn Dowling, Tom Dowling, Ian Edwards, Chris Edwards, Neville Ellis, Ian Evans, Pam Freeland, Katrina Gattero, Trevor Giblin, Katherine Gloor, Jill Green, Regina Haertsch, Tom Halbert, Shirley Hart, Carol Henderson, Jacqui Hickson, Tony Hickson, Elizabeth Hungerford, John Hungerford, Colin Isaac, Roy Jamieson, Peter Jordon, Michael Keats, Jenny Kelso, Helen Kershaw, Henrike Korner, Diane Lancaster, Graeme Lawless, Lynda Lawless, Graham Lewarne, Colleen Loudon, John Maltby, Jan Mathieson, Keith Maxwell, Belinda McKenzie, Paul Millgate, Jane Millgate, Barbara Mitchell, Myles Ormsby, Lynne Outhred, Mike Pickles, Jill Paillas, Chris Paine, Michael Pratt, Ingrid Radford, Julie Rea, Colin Reid, John Renzenbrink, Robert Robinson, Alan Sauran, Neil Schafer, Sandra See, Fiona Sonntag, Lionel Sonntag, Bryan Wadsworth, Dick Weston, Jan Wilson, Bob Wood, Marlene Wood.

Apologies: Lydia Chua, Anthea Michaelis

President's Welcome to the Membership:

Bush Club President Robyn Christie welcomed the membership to the Annual General Meeting.

Confirmation of Minutes of the 2016 AGM:

Motion: "That the Minutes of the 1st December 2016 Annual General Meeting be confirmed.

Moved: Katherine Gloor **Seconded:** Ingrid Radford **Carried.**

Treasurer's Report: Barbara Mitchell (attached)

Barbara referred to the Financials circulated to the meeting that showed the Club to hold considerable surplus funds. The Committee has made donations to 5 different conservation funds and are suggesting that in the coming year \$5 from each membership subscription would be set aside towards a special conservation fund. Members were requested to research and bring to the Committees attention any suitable organisations.

Barbara advised the meeting that she would be stepping down as Treasurer and thanked all the past Presidents that she had the pleasure to work with on the Committee - Bob Taffel, Lynne Outhred, Cavan Hogue and Robyn Christie.

Barbara had a special thanks for Bob Wood who continues to act as Honorary Auditor and advise us on financial matters. This year with the move to electronic payments a special thanks goes to Jan Mathieson, Robyn Christie and Ingrid Radford who quickly authorised all payment requests.

There were no questions from the floor and the President presented the Motions:

Motion 1: "That the meeting receives and adopts the Financial Report* of 30 June 2016 as submitted"

* Income & Expenditure Statement, Balance Sheet and 'True and Fair' declaration signed by the President and Treasurer in accordance with the Associations Incorporation Act 2009 for a tier 2 association.

Moved: Michael Keats **Seconded:** Michael Pratt **Carried.**

Motion 2: "That the meeting agree that \$5.00 from each membership fee be allocated to a special conservation fund, and subsequently donated to Conservation Associations, as determined by the Committee."

Moved: Barbara Mitchell **Seconded:** Jacqui Hickson **Carried.**

Walks Secretary's Report: Colin Reid (attached)

Colin opened by acknowledging the contribution made by The Bush Club's walks leaders. Over the winter period walks were led by 50 members or approximately 6% of our total membership. Colin went on to talk about the developments over the past year and walks statistics.

Colin thanked Lynn Dabbs for all her hard work in updating and issuing the twice weekly program. (Members applauded). Colin also wished to recognise the work of Jacqui Hickson in maintaining and continuously improving our systems and thanking Jacqui and Lynn for compiling the Spring program while he was away. (Members applauded again).

Attracting and Encouraging Leaders Report: Chris Edwards

Chris opened by thanking all the leaders. Over the last year there has been 24 new leaders and 2 members returning to leading, Chris proceeded to read out the names of the new leaders and mentioned that a number of these were experienced leaders from other clubs.

Chris concluded by thanking all the leaders for their contribution to the Club and encouraging anyone who is interested in leading to come and speak with her.

Membership Secretary's Report: Report read by Robyn Christie in Lydia Chua's absence (attached)

The current membership of the Club is 641 with 79 prospectives

This was Lydia's first year as Membership Secretary and she wished to acknowledge the excellent handover and guidance she received from both Diane McPhail and Ron Mead as she settled into the position. She also wished to thank Geoff Bishop, Graham Conden, Jacqui Hickson and Barbara Mitchell for their ongoing help during the year. Lastly a thank you to Jan Mathieson and Helen Kershaw who have stepped into the role while Lydia has been travelling.

President's Report: Robyn Christie (attached)

Robyn commenced by advising the members that she would be stepping down as President. She continued by outlining some of the changes made in the last 12 months and the changes the Committee would be investigating in the coming year.

Robyn went on to thank all the Committee members, a number of whom will also be standing down this year. Robyn was pleased to announce that she had managed to find nominees for all Committee roles including a new President "whose knowledge and love of the bush is unequivocal and his passion for the Club is genuine".

The President handed over the meeting to Graham Conden as Returning Officer.

Graham Conden took the Chair thanking the outgoing Committee and declaring all positions vacant. Special thanks to Robyn for her year as President and Shirley Hart for all the great work she has done in organising Club events.

Election of Office Bearers for 2017-18

Nominations were:

President: Tony Hickson

Vice President: Helen Kershaw

Vice President: Jan Mathieson

Secretary: Colin Reid

Assistant Secretary: Colleen Loudon
Treasurer/Public Officer: Katherine Gloor
Membership Secretary: Lydia Chua
Walks Secretary: John Hungerford
Events Coordinator: Allison Boyle and Julie Rea
Ordinary Member Responsible for New Leaders: Chris Edwards

No further nominations were received from the floor, all members voted in favour of the new committee and the Returning Officer declared all above to be elected unopposed.

Following confirmation of committee positions for 2017/18, Graham invited Tony Hickson to take the Chair as President.

Incoming President's Report: Tony Hickson

Tony thanked the outgoing President Robyn Christie and acknowledged some of the non-elected members who worked tirelessly in the background:-

Jacqui Hickson
Anthea Michaelis
Bob Wood
Roy Jamieson
Bev Barnett
Lynn Dabbs
Alan Sauran
Michael Keats
Walter Baer
Dick Weston
Graham Conden
Keith Maxwell
Bob Taffel
Lionel Sonntag
Kaye Birch

Thank you to all these people, there are so many people doing things for the Club.

Tony went on to detail 3 reasons why he is looking forward to being the new President.

- 1/ The Bush Club is a fantastic club.
- 2/ The Privilege of being the President of a strong committee and support group
- 3/ The Challenges - the Club has an ageing membership and needs to attract new members 20 years younger. This initiative has been started by Graham Conden with the Refresher Group Report but needs to continue with marketing the Club to younger people. This will be Tony's primary focus as President.

The meeting closed at 7:10 pm.

Treasurer's Report:

Treasurer's Report

Year ended 30th June 2017

A big thank you to all the Committee and those holding unofficial positions, who all work well together to make this club run smoothly.

The Club ended on a high note for the year ended 30th June 2017, with cash assets to the value of \$46,103

Membership fees only declined slightly.

Donations and bank interest also declined slightly leaving us with a drop in income of \$1,215.

A special thanks again to Geoff Fox who works closely guiding and providing navigational aid to the Emirates Resort in the Wolgan Valley. Emirates continue to donate \$100 each year to our club .

Although postage costs increased the overall expenditure decreased due to fewer members receiving hard copies

Our insurance premiums were well down on last year. For the overall good of the club our First Aid and other training costs increased significantly.

Thank you all for your support, particularly Bob Wood who continues to audit and provide us with recommendations for your Club's finances.

Barbara Mitchell

AUDIT REPORT

To the members of The Bush Club Inc.

I have examined the accompanying Financial Report of The Bush Club Inc., which comprises the Statement of Financial Position as at 30th June 2017, and the Income and Expenditure Statement and Conservation Fund Statement for the year then ended.

The Committee of The Bush Club Inc. are responsible for the preparation and fair presentation of the Financial Report and for such internal controls as the committee determine necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

Opinion

In my opinion the Financial Report,

1. is properly drawn up, and is in accordance with the books and other records of The Bush Club Inc. and,
2. presents a true and fair view, in all material respects, of the financial position of The Bush Club Inc. as at 30th June 2017, and the results of its financial performance for the year then ended.



Robert Wood
(Honorary) Auditor
20th November, 2017



THE BUSH CLUB INC.

**Statement of Financial Position
at 30 June 2017**

2016		2017
	<u>Current Assets</u>	
1,340	Cash at Bank	1,884.51
43,870	ING "Business Optimiser" Deposit Account	44,219.33
50	Prepaid Costs	550.00
<u>45,260</u>	Total Assets	<u>46,653.84</u>
	<u>Current Liabilities</u>	
11,960	Members Subscriptions Received in Advance	10,930.00
240	Prepaid Donations	0.00
550	Prepaid Members Hard Copy Newsletter Levy	0.00
329	Creditors	82.22
<u>13,079</u>	Total Liabilities	<u>11,012.22</u>
<u>32,182</u>	<u>Net Assets</u>	<u>35,641.62</u>
	<u>Accumulated Funds</u>	
	General Fund:	
18,992	Opening Balance (01 July 2016)	22,584.56
3,592	add: Operating Surplus YE June 2017	3,311.06
<u>22,585</u>		<u>25,895.62</u>
0	deduct: Amount transferred to Contingency Fund	0.00
<u>22,585</u>	General Fund	<u>25,895.62</u>
9,000	Contingency Fund	9,000.00
597	Conservation Fund	746.00
<u>32,182</u>	<u>Total Accumulated Funds</u>	<u>35,641.62</u>

Walks Secretary's Report:

The Bush Club 2017 AGM
The Bush Club 2017 AGM
Report from the Walks Secretary

Acknowledgements

Some simple statistics from the Winter program demonstrate the Club's reliance on its walk leaders. While over 50 per cent (>400) of the club's members participated in walks over the winter period, 50 members (approximately 6 per cent of the membership base) led walks in this period.

The average number of members on each walk varied from 9 in June to over 11 in August. Given that the number of walkers is restricted in remote areas, it highlights the high numbers that attended some individual walks. The record goes to John Hungerford on his religious pilgrimage (virtual Camino) on 2 August with 31 followers. He will go by the name the Reverend or Father John from now on.

Approximately 50 per cent of the walks on the winter program were short notice walks. I therefore acknowledge Lynn Dabbs' efforts in updating the program twice weekly to reflect these additions. This takes more time and effort on Lynn's behalf that most members realise.

Lastly but not least I recognise the work of Jacqui Hickson. In my absence, Jacqui and Lynn compiled the Spring program. In addition Jacqui maintains and continuously improves the systems that are the basis of the Club's communications with its members and is always there with wise counsel, help and support.

Developments over the past year

The Club introduced changes to the presentation of the walks' program over the last year. From time to time we get complaints from members about the difficulty of a walk when they are unfamiliar with the leader or the course to be followed. We have therefore added a descriptor of the pace of the walk and the ascents/descents in the grading column to give members a better understanding of what to expect. However, this is no substitute in such cases for the members contacting the leader prior to the walk. Of course, some leaders insist on all attendees contacting them prior to a walk to avoid having to vet individual member's suitability to undertake a walk at the start point for the walk.

Jacqui Hickson has added a sheet to the Bush Clubs Walk Program spreadsheet where leaders can add their profile, willingness to act as a substitute leader in the event a member is unable to lead a walk and their willingness to mentor new leaders. Leaders, who have not done so, are encouraged to provide this information to Jacqui and to keep it up to date. Members are encouraged to refer to this sheet to get to know their leaders and/or to seek assistance where required.

Walk statistics

The following information for Winter 2017 is compiled from the Bush Clubs Walk Program spreadsheet accessible on-line by members. The figures have been compiled for those walks reported upon by leaders and which proceeded. The June figures are significantly down on the 2016 equivalent but held up in July and August.

June 2017 walk statistics (Reported Day Walks)

Grades	Number of Walks	Range in number of attendees	Average Attendee Numbers
1	1	N/A	11
2	2	12-14	13
3	16	4-21	9.7
4+	5	4-9	6.4
Total	24	4-21	9.0

<i>Equivalent 2016 Figures</i>	<i>Total</i>	<i>39</i>	<i>4-24</i>	<i>11.1</i>
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July 2017 walk statistics (Reported Day Walks)

Grades	Number of	Range in	Average
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	Walks	number of attendees	Attendee Numbers
1	0	N/A	N/A
2	4	6-26	14.8
3	23	5-17	11.1
<u>4+</u>	<u>8</u>	<u>4-10</u>	<u>6.8</u>
Total	35	4-26	10.6

<i>Equivalent 2016 Figures</i>	<i>Total</i>	37	4-24	12.8
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August 2017 walk statistics (Reported Day Walks)

Grades	Number of Walks	Range in number of attendees	Average Attendee Numbers
1	0	N/A	N/A
2	8	7-22	14.0
3	12	5-32	14.3
<u>4+</u>	<u>16</u>	<u>4-10</u>	<u>7.3</u>
Total	36	4-32	11.1

<i>Equivalent 2016 Figures</i>	<i>Total</i>	33	5-28	12.5
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Days of week - 2017

Month	Days of week- number of reported day walks						
	Mon	Tue	Wed	Thu	Fri	Sat	Sun
June	1	3	5	5	2	6	2
July	6	5	4	3	4	11	2
August	3	6	7	7	3	6	4

Short notice walks - 2017

Number of walks denoted as 'new' (i.e. short notice) included above	
June	10
July	17
August	18

Location of day walks- Winter 2017

	Royal + Illawarra + Southern Highlands	Blue Mountains	Beyond Blue Mountains (incl Wollemi)	Central Coast	Suburban Sydney (incl Kuring-gai, Berowra, Lane Cove, Coastal Sydney)
June	3	4	1	3	13
July	7	7	6	1	14
August	4	9	6	1	16

Reported Multi-day activities – Winter 2017

Leader	Nicola Le Couteur	Joanne Armstrong	Robyn Christie	Nicola Le Couteur	Alan Sauran	Misako Sugiyama & Ewan Cain
Location	6-foot track	Fraser Island	Mongolia	Colo River	Austria	Japan
Date	1-2 July	4-10 July	10-30 July	26 -27 Aug	27 Aug – 9 Sep	29 Aug – 11 Sep
Participants	9	6	16	6	12	8

Colin Reid
Walks Secretary
November 2017

Membership Secretary's Report:

Dear members

As I am away travelling (just returned to Hong Kong yesterday from a three weeks hiking trip in Taiwan climbing high mountains) and will be off to Japan tonight for some much needed pampering in the hotspring/spa in various onsens, I am unable to attend the AGM on 23 November. Herewith my membership report for September to mid November 2017.

May I take this opportunity to thank everyone who has helped me since last December when I took over the role of membership secretary for the Club. Dianne McPhail handed me the baton and though it's a hard act to follow thanks to her and Ron Mead who has been my mentor since I took over the role I ploughed through the various obstacles and have learned a lot since then. Geoff Bishop has also been very patient with me on the database front as I am a novice in the area. He is instrumental in improving the Club's database which makes life a lot easier for some of us on the Committee

Special thanks to Jacqui who has guided me all the way the last 12 months and has answered each and every one of my numerous queries. Graham Conden has also been most encouraging and given me valuable advice during this period with Barbara Mitchell lending me support in the finance area.

Last but not least I have to thank Jan Mathieson and Helen Kershaw who have stepped in when I was away on a few holidays.

I hope everyone will have an enjoying evening on the 23rd and have a drink for me!

Merry Christmas and hope to catch up with some of you on the track soon.

Lydia Chua
15 November 2017

Starting Date	1/09/2017
Ending Date	15/11/2017

PROSPECTIVES at Start Date	80
Add (See Lists at Right):	
New prospectives:	10
Formerly lapsed now restored:	0
Deduct (See Lists at Right):	
Lapsed:	0
Advanced to full membership:	-11
End Date	79

MEMBERS	Starting date	631
-		
Add New Members:		11
Formerly lapsed now restored:		0
Deduct Resignations/Unfinancials/Deaths, etc.:		-1
	End Date	641

New Prospectives	Advanced To Full Membership	Resignations, Unfinancials, Deaths
Gai Domanski Rachel Owens Suzanne Riakos Lucas Porter Ghada El-Ghoul Man Leung Amy Chik Kate Aisbett Trish Watson Graham Williams	Dianne Pryor Murray Pryor Warwick Blake Beth Simmonds Man Leung Amy Chik Rosemary Moon Lucas Porter Suzanne Riakos Rob Gibson Jayne Gibson	Doreen Pagets

Membership Report 23 November 2017

Current numbers

641 Members

79 Prospective Members

1 September – 15 November 2017 Full Membership Application & Comments

Membership date	Name	Comments	Would lead walks	Comments on leading
3 Oct 2017	Dianne Pryor	I like the variety of walks, and the fact that there are plenty of them		
3 Oct 2017	Murray Pryor	Variety and quantity of walks		
10 Oct 2017	Warwick Blake	Recommended by a friend, full walks program	Yes	1. Remote Area First Aid

		and friendly people		certification 2. Member of Bushwalker Search and Rescue Squad
16 Oct 2017	Beth Simmonds	Variety of walks offered at medium pace	Not at present	Computer skills are limited, ditto accounting skills, can knit
17 Oct 2017	Man Leung	Just want to bush walk with my wife, Amy		
17 Oct 2017	Amy Chik	Enjoy the bush long walk		
25 Oct 2017	Rosemary Moon	Love of bush walking and impending retirement		
26/10/2017	Lucas Porter	Reading and using the book The Passes of Narrow Neck. It was also great to meet Michael Keats and Brian fox on the Rookery nook walk. I love off track walking and would like to start leading some in the future. I have had a lot of encouragement from members already, look forward to many years of club involvement	Yes	Don't really have those types of skills, I can abseil and navigate, but I'm not very computer literate. Happy to learn and share what I know with others. Happy to help anyway I can really
3 Nov 2017	Suzanne Riakos	Loving the bush and lots of midweek as well as weekend walks	Not yet	I don't think I'm ready to lead walks just yet and hopefully you never need my professional skills as I work in forensics. Not too sure where else I can contribute to the club?
16 Nov 2017	Rob Gibson	Variety of activities	Yes	
16 Nov 2017	Jayne Gibson	Variety of activities	Yes	

1 September – 15 November 2017 Prospective member applications

Date of joining	Name
13 Sept 2017	Gai Domanski
13 Sept 2017	Rachel Owens
18 Sept 2017	Suzanne Riakos
18 Sept 2017	Lucas Porter
20 Sept 2017	Ghada El-Ghoul
21 Sept 2017	Amy Chik
25 Sept 2017	Man Leung
23 Oct 2017	Kate Aisbett
27 Oct 2017	Trish Watson

1 September – 15 November 2017 Enquiries and Resignations

Doreen Pagels – passed away early November 2017

Outgoing President's Report:

Presidents Oration Speech

I took on the Presidents role 12 months ago - however, as many of you know, my husband Mark is retiring this year - the official letter had been handed in and his "R" day is 5th December, so after only having been in the position for a year I am standing down.

I know everyone in the Bush Club travels, but with his retirement it means it is our first year together as both being retired and I don't feel I can or want to commit to being President. I feel it would restrict our movements if we (say) just wanted to pop on the motorbikes and head off for a couple of weeks and then I think "Oh wait, I have a committee meeting that week". I don't think that is fair to him, me or the Bush Club.

Whilst 12 months is not that long to get changes happening in the club, I am happy to say that we don't need that many changes anyway. I've always found members of the Bush Club friendly and happy to assist - and this was also the case on the committee.

We are still in the process of reviewing Risk Management whilst walking - there are murmurs about regulating all outdoor clubs whether paying companies or volunteer groups - I believe we cover ourselves well in this area and hopefully it's not another 'the world has gone mad' situation where everything has to be regulated. Watch this space.....

This issue of Facebook has been on again, off again. It poses the problem that 'someone' has to take ownership of the site and maintain it. There are also the legalities of putting people's pictures on it without their permission, so for the moment it is still on hold.

We also still have considerable sums of money for a 'non-profit' organisation, so we are looking at ways to put the surplus to good use - which includes offering our own Bush Club First Aid course which is free for Leaders and half price for members. This will enable more Leaders and members the availability to do the course as in the past these courses have been shared with other clubs and tend to fill quickly.

We are also looking at the possibility of offering free snake bandages and/or small first aid kits to members. There other proposals on the table and ideas still to be looked at.

I would like to thank all the Committee members, we have quite a few standing down this year after doing exceptional jobs - some for many years as in Barbara Mitchell as Treasurer and Shirley Hart doing the wonderful job you see tonight organising this auspicious event. Fortunately I did manage to get all the roles filled for the new incoming President. Committee members, like our Leaders are all volunteers and do a marvellous job giving up their time to be on the Committee. I would like to put out to you all - have a look at the Committee roles and if you think there are positions you can help out in, please put your hand up for next year.

I believe there is the only one nomination for the incoming President. I must say - when I first approached this person I was very surprised they had not been in the role before. His knowledge and love of the bush is unequivocal, and his passion for the Bush Club is genuine. I guess it's all about timing - and this works well for both he and I.

Enjoy the evening and See you on the track soon.

Insurance Officer's Report:

Annual Insurance Report 2017

Accident and Incident Report

The latest version of the Accident and Incident Report is attached. Here are the summary accident statistics for the 12 months to end October 2017, and for the corresponding period in the previous year.

Incidents by treatment category

Compared to last year, there was a decrease in incidents of all severities.

Treatment Category	Number of incidents	
	12 months to end October 2017	12 months to end October 2016
First aid or no treatment	11	15
Medical Professional	3	5

(Doctor or Hospital)		
Total	14	20

Incidents by type

The most common incident type was "slip, fall, sprain", which is the same as last year.

Type of incident	Number of incidents	
	12 months to end October 2017	12 months to end October 2016
Slip, fall, sprain	5	12
Head injury	1	2
Fracture	2	1
Other	3	5
Total	11	20

Incidents by walk grade

Reflecting the preponderance of Grade 3 walks on the program, this was also the walk grade with most incidents.

Four out of the 11 incidents occurred on walks of Grade 4 or above. This is a higher proportion of incidents than those walks represent on the program, but an improvement from last year when nine out of 21 incidents were on walks of Grade 4 or above.

Walk Grade	Number of incidents	
	12 months to end October 2017	12 months to end October 2016
2	-	1
3	7	10
4	2	4
5	1	3
6	-	2
Mixed	1	-
Total	11	21

Insurance Claims during the past year

Two claims were lodged during the year, which is the same number as the previous year. One claim was for a twisted ankle with ligament damage and one was for a broken wrist.

As at the date of this report, the twisted ankle claim has been paid and the broken wrist claim, which was lodged in late October, has not yet been paid.

In addition, one claim which had been lodged late last year paid out on physio, crutches and broken bone lump sum.

The amounts paid out on individual claims are confidential to the members concerned.

One of the two fracture incidents this year did not result in a claim because the member didn't complete the paperwork.

The Committee urges all members who are eligible for benefits to lodge claims; it costs the Club nothing.

Insurance Premium Rates

Bushwalking insurance is negotiated Australia-wide by Bushwalking Australia. Premium rates per member fell slightly from last year. The fall in premium rates is not linked with the Bush Club specifically; it is due to a larger number of persons insured Australia-wide.

The premium rates per member per year this year are:

Personal Accident \$4.09 (previous year \$4.17)

Public Liability and Associations Liability \$3.79 (previous year \$3.93)

Insured Benefit Changes

There were no changes in benefits payable.

The public liability sum insured remained at \$20 million.

The associations liability sum insured remained at \$5 million.

Who is the insurance broker?

Insurance brokerage is arranged Australia-wide by a five-yearly tender conducted by Bushwalking Australia.

The current insurance broker selected by Bushwalking Australia in 2016 is Jardine Lloyd Thompson Sport (JLT Sport).

The next tender will be in 2021.

Personal Accident claim procedures

Personal accident claims must be submitted ideally within 90 days of the date of the incident, even if there are still more expenses to come, and by 120 days of the date of the incident at the absolute latest.

Claim forms must be signed by:

- an "authorised representative" of the Club. In practice this can be any Committee member.
- a medical practitioner
- the claimant.

The claim form must either be accompanied by the club's Incident Report signed by the leader, or the separate witness statement section completed.

The blank claim form is available here:

<http://www.bushwalkingaustralia.org/insurance/claims-and-enquiries>

Value for money?

It could be argued that we are paying money for little return because there were only two claims paid out this year.

What personal accident cover does our couple of dollars per year per member provide?

- \$50,000 lump sum for death or major permanent disability
- lesser lump sums for other permanent disability
- cost of home and motor vehicle modification for permanent disability
- loss of work income
- physiotherapy, dental, ambulance and any other expenses not covered at all by Medicare.

Even one claim at the \$50,000 level would represent many years of the entire Club's premiums.

There is no way that members could buy this cover for themselves privately for a couple of dollars per year. Australia-wide over all bushwalking clubs, on average there is one claim paid at this level every two years. The Bush Club accounts for about 4% of total Australian bushwalking club membership. Therefore the Bush Club can expect one \$50,000 payout every 50 years.

Even one public liability claim of \$20 million would represent many centuries of the entire Club's premiums, and similarly for the Associations Liability sum insured of \$5 million.

Therefore I think that any criticisms that the Club's insurance represents bad value are misguided.

Alan Sauran
