

Bush Club Insurance Policies

The Bush Club has two insurance policies, a Public Liability policy and a Personal Accident policy.

The **Public Liability** policy is in place to provide some financial protection to *The Bush Club Inc*, including its leaders, members, prospective members and guests who may find themselves facing legal action in relation to the duty of care when reasonably managing risks and notifying participants of the risks associated with a Bush Club activity.

The **Personal Accident** policy is in place to insure members, prospective members and guests who suffer a loss during, or on the way to or from, a club activity. A claimant against the Personal Accident policy may seek compensation for a financial loss (eg certain medical and physiotherapy expenses, medical evacuation costs etc) and/or a physical loss (eg loss of limbs, eyesight etc, or loss of life).

Members should be aware that initially claims for reimbursement should be made to Medicare (if appropriate), private health insurance (if cover is in place), and Compulsory Third Party Personal Injury Insurance, aka CTP Greenslip Insurance (if appropriate), before claiming against the club's Personal Accident insurance policy.

If an incident or accident occurs on a Bush Club activity the procedure to follow is:

- notify the leader
- the leader will report the incident on the Walk Report form
- the Data Base Manager (currently Ron Mead) will notify the Insurance Officer (currently Trevor Brown)
- the Insurance Officer, in conjunction with the Confederation Insurance Officer (currently Peter Hart) and the broker (currently Fred Grima) will provide the injured party with a claim form. This form should be submitted as soon as practical.

However if an injury is sustained the important action is to **notify the leader on the day**. If the injury is such that you may need to make a claim then submit completed claim forms as soon as possible to enable the claim to be assessed.