

NOTES ON BUSHWALKING CLUB INSURANCE
(based on information paper dated 8 October 2007)

Covers Available

The insurer provides cover for General and Product Liability, and Personal Accident. The following is intended as a brief summary – *and is no substitute for the full Policy Schedule.*

Liability Insurance

The type of activities covered is stated in the definition of the insured “*business*” – and appears to include everything that the DBC has ever done. The limits of liability are listed below.

Cover	Limit	Deductibles
General Liability	\$10M any one occurrence.	\$1K any one occurrence.
Product Liability	\$10M any one occurrence and in aggregate.	As above.
Errors and Omissions	\$5M each claim and in aggregate.	\$2.5K each claim.

Personal Accident

This policy provides cover for members¹ (up to 85 years of age) who sustain injury whilst engaged in a club activity or in direct travel to or from that activity. It provides the following benefits.

Benefit Type	Amount
Death or Permanent Total Disablement	\$50K.
Injury resulting in Loss of Income	80% of pre-injury earnings up to \$500/week and 52 weeks.
Injury Assistance Benefits	Out-of-pocket expenses up to 80% of costs incurred after the first 7 days, to a maximum of \$150/week.
Non-Medicare Medical Expenses	Reimbursement up to 80% of costs incurred, subject to an excess of \$100/claim and overall limit of \$2K.
Critical Accident Debriefing	\$5K.

Comment

The policy does not cover *evacuation* in the event of an accident hence walkers should maintain their own ambulance cover. Walkers should also consider whether the club insurance is appropriate to their personal circumstances.

13 June 2009

¹ “Members” includes all classes of membership and properly registered visitors.