

DISTRICT INSURANCE OVERVIEW

George Condell
Crows Nest



COVER LIMITS

Type	Sum Insured	Excess
Liability	\$50M	\$1,000
Sub Limit – Molestation	\$2M	\$25,000

Claim Examples	Claim Amount
Volunteer injured hand in a log splitter	\$150,000
Tripped and fell at a Rotary organized market	\$50,000
Damage to Vehicle (falling of tree)	\$10,000
Tripped on Guy Rope	\$33,000
Damage to telephone cables	\$4,000

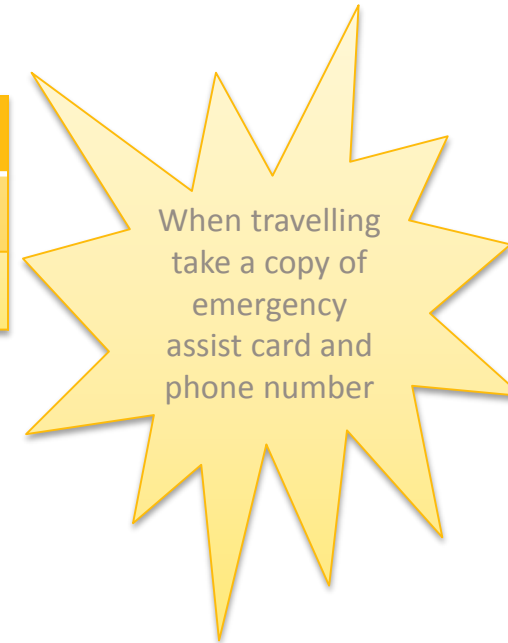
Exclusions-

- Rodeos
- Trains
- Animal Rides
- Regular Childcare Services
- Martial Arts
- Firearms



PERSONAL ACCIDENT/TRAVEL

Cover Type	Sum Insured
Death and Capital benefits	\$250,000
Motor vehicle accident	\$200,000



- Conditions:
 - Maximum duration of the trip – 90 days
 - Cover restrictions over age 79
- Personal accident in Australia involving Rotary member, the following limits and conditions apply:
 - Medical expenses limit – SI \$3,000
 - Covers non Medicare and medical expenses
 - Excludes medical expenses prohibited by legislation (GAP)



OTHER COVERS

- Industrial Special Risk

Cover	Sum Insured
Material Loss/Damage	\$500,000
Consequential Loss	\$25,000

- Others

Type	Sum Insured
Association Liability	\$10M
Caravan	\$5,000
Trailer	\$10,000
Crime/Fidelity	\$50,000 per loss



DUTY OF CARE

- Refer to risk management
- Complete an event organisers form for:
 - Bike events
 - Dragon boat rides
 - Fireworks
 - Santa runs
 - Boating days
 - Festivals
 - Fun runs/walks
 - Others
- Certificates of Currency - refer to District Insurance Officer



CERTIFICATE OF CURRENCY & CLAIMS

- COC – Refer to District Insurance Officer

Lead Time	Form
Entry Form	Hazard Register

- Claims

• Incident Report
• Entry Form
• Risk Management



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