

Australian National Four Wheel Drive Council



Insurance Program Overview

31st May 2017 to 30th June 2018

Class	Description	
Public & Products Liability	Legal Liability to pay compensation to third parties for injury and/or damage to property arising out of the business activities or products.	✓
Protector/Association Liability: Combined Professional Indemnity and Management Liability	Legal remedies against non-profit associations and their directors and office bearers are little different from those available against a company and its directors.	✓
Personal Accident	Accidental injury or death, and the payment of weekly benefits, whilst engaged in various volunteer and member activities including travel associated therewith.	✓
Cyber Liability	Specially designed solution which addresses the liability of companies arising from data protections laws, the management of personal data and the consequence of losing corporate information.	✓

Public & Products Liability

Limits of Indemnity

Section 1 : Public Liability

\$20,000,000 (Australian currency) in respect of any one occurrence or series of occurrences arising out of one event

Section 2 : Products Liability

\$20,000,000 (Australian currency) in the aggregate during the period of this insurance.

What it Covers

Legal Liability to pay compensation to third parties for injury and/or damage to property arising out of the business activities or products.

Principally, four wheel driving and club related activities. Activities include meetings and workshops at national, state and club levels; club day trips and outings, extended trips and tours; static promotional displays and swap meets; fund raising activities (barbecues, social activities, car boot sales and the like); volunteering activities, community assistance events and land manager volunteer working bees (Clean ups, track clearing and repairs, fence mending, signage installation, track classification work, weed removal); bushwalks and walking tours; 4WD vehicle operation and recovery technique demonstrations; nationally-recognised training (including driving, vehicle recovery, winching, chainsaw maintenance and use, first aid, etc – delivered by unpaid volunteer trainers); camping and campfire cooking, non-timed gymkhanas and navigation trials; the use of non-powered watercraft; in-club training (including driving, vehicle recovery techniques, camping, using tools and equipment, etc); and any other 4WD associated activities the insured may participate in from time to time.

If your event falls outside of the above please email details of event to Sevag Jambazian – sevag.jambazian@aon.com

Protector/Association Liability: Combined Professional Indemnity and Management Liability

Limits of Indemnity

Section 1: Professional Liability
Section 2: Management Liability
Section 3: Association Liability
Section 4: Employment Practices Liability
Section 5: Employee Fraud or Dishonesty \$100,000 limit
Section 6: Superannuation Trustees Liability

\$5,000,000 any one claim and section 1, 2, 3, 4 and 6: **\$10,000,000** in the aggregate

What it Covers

A director, officer or bearer of your NFP in carrying out their normal duties, may receive an allegation of wrongdoing. So too, may paid staff or volunteers as part of the daily running of the organisation, for example, when giving advice via the phone, your website or marketing material. That's why our Association Liability will help cover the organisation and the individual.

Section 1 - Professional Liability

Covers your organisation for giving advice. I.e. counselling, respite/health care, education, advice on the installation of home modification and maintenance, defamation of visiting professional expert by committee on technical grounds, advice on regulatory regime being created.

Section 2 - Management Liability

Covers each Manager and Officer of the organisation from any Loss which arises from a Claim first made or commenced against that Manager/Officer. I.e. Negligent acts, misstatements, breach of duty, incompetent supervision, ineffective administration etc.

Section 3 - Association Liability

Covers all Loss which arises from a Claim made or commenced against the Association.

Section 4 - Employment Practices Liability (Association Cover)

Cover for any Loss arising from an Employment Claim. I.e. alleged wrongful/unfair dismissal, discrimination and harassment complaints.

Section 5 - Employee Fraud or Dishonesty

Cover for Direct Financial Loss sustained due to acts of fraud or dishonesty committed by an Employee. I.e. Theft of contributions or membership fees, dishonest allocation of government grants.

Section 6 - Superannuation Trustees Liability

Cover for any loss incurred where you are acting as a Superannuation Fund Trustee. I.e. Claim arising from an error or omission whilst acting as a Trustee for a Superannuation Fund.

Personal Accident – Volunteers, Members & Registered Visitors

Limits of Indemnity

Accidental Death/Disablement – Up to \$100,000

Weekly Benefit - Loss of Income 85% of Salary up to \$500

Excess – 7 Days

Age Limitation

Age 5 – 90

Capital Benefits

Insured persons aged 19-65 - \$100,000

Insured persons aged 5-18 - \$ 10,000

Insured persons aged 66-75 - \$100,000

Insured Persons aged 76-90 - \$10,000

What it Covers

All club members and their registered visitors; along with all associated office bearers and officials of the Policyholder. Covers people carrying out activities on behalf & at the direction of the Insured including direct travel to & from the activity, for accidental injury or death.

Additional Benefits included automatically in the Policy

Rehabilitation Benefit	\$ 25,000
Return to work Benefit	\$ 25,000
Independent Financial Advice Benefit	\$ 5,000
Dependent Child Assistance Benefit	\$ 45,000 Maximum
Surviving Spouse Partner Benefit	\$ 15,000
Partner retraining Benefit	\$ 25,000
Unexpired Membership Benefit	\$ 1,000
Home &/or Vehicle Modification Benefit	\$ 10,000
Funeral Expenses Benefit	\$10,000 Minimum
Non-Medicare Medical Expenses	100% of costs
- Maximum Sum Insured	\$ 2,500
- Excess	\$ 100

Additional Exclusions

It is hereby declared and agreed that the following additional Exclusion applies to all parts of this policy:

It is hereby declared & agreed that this insurance does not apply to, and we will not indemnify you for, any actual or alleged liability caused by or arising directly or indirectly out of or in connection with Personal injury;

a) clock or time trial racing, pace making, reliability trial, speed test, hill climbing test or whilst being tested in preparation;

b) any event organised, controlled or sanctioned by, or requiring the authorisation of, the Confederation of Australian Motor Sport (CAMS);

c) Hazardous Activities – including but not limited to Rock Climbing, Abseiling, Snow Skiing and snow boarding

Cyber Cover

Limits of Indemnity

INSURING CLAUSE 1: CYBER & PRIVACY

SECTION A: CYBER LIABILITY

Aggregate limit of liability: AUD500,000 including costs & expenses

SECTION B: PRIVACY LIABILITY

Aggregate limit of liability: AUD500,000 including costs & expenses

SECTION C: SYSTEM DAMAGE

Limit of Liability: AUD500,000

SECTION D: SYSTEM BUSINESS INTERRUPTION

Limit of Liability: AUD500,000 sub-limited to AUD100,000 per day

SECTION E: CONSEQUENTIAL REPUTATIONAL HARM

Limit of Liability: AUD500,000 sub-limited to AUD100,000 per day

SECTION F: REGULATORY ACTIONS & INVESTIGATIONS

Aggregate limit of liability: AUD500,000 including costs & expenses

INSURING CLAUSE 2: PRIVACY BREACH NOTIFICATION COSTS

SECTION A: YOUR NOTIFICATION COSTS

Limit of Liability: AUD500,000 each & every loss

SECTION B: THIRD PARTY NOTIFICATION COSTS

Limit of Liability: AUD500,000 each & every loss

INSURING CLAUSE 3: CYBER CRIME

SECTION A: COMPUTER CRIME

Limit of Liability: AUD250,000 each & every loss

SECTION B: IDENTITY THEFT

Limit of Liability: AUD250,000 each & every loss

SECTION C: CYBER THREATS & EXTORTION

Limit of Liability: AUD500,000 each & every loss

SECTION D: TELEPHONE HACKING

Limit of Liability: AUD50,000 each & every loss

SECTION E: PHISHING SCAMS

Limit of Liability: AUD50,000 each & every loss

INSURING CLAUSE 4: MULTIMEDIA LIABILITY & ADVERTISING INJURY

Limit of liability: AUD500,000 each & every claim, including costs & expenses

INSURING CLAUSE 5: TECHNOLOGY ERRORS & OMISSIONS

NO COVER GIVEN

INSURING CLAUSE 6: COURT ATTENDANCE COSTS

Limit of Liability: AUD100,000 sub-limited to AUD2,000 per day

INSURING CLAUSE 7: CRISIS COMMUNICATION COSTS

Aggregate limit of liability: AUD100,000

What it Covers

Specially designed solution which addresses the liability of companies arising from data protections laws, the management of personal data and the consequence of losing corporate information.

Aon Claims Information

- Any occurrence likely to give rise to a claim should be reported immediately.
- Our invoice and this report will provide you with brief details of the scope of the cover and deductible(s) (if any) applying to particular policies.
- A completed claim form is generally required and should be completed as soon as possible after the event.
- Do not admit liability to a Third Party for loss or damage or injury. Merely inform them that the matter is being investigated.
- Our office will advise you on correct procedures to follow for all types of claims

Aon Claims Services

Our claims team act as your first point of contact following a loss, and will advise whether we need to involve specialist technical claims experts or directly connect you to your insurer.



What to do in the event of a claim...

- 1 Contact us and we'll ask you some questions.**
We'll take the time to explain what happens next and outline our approach.
- 2 We'll call your insurer to register your claim.**
We'll email your claims number and other relevant information.
- 3 Your insurer will assess your claim.**
The insurer will contact you if they need additional information, and we will provide specialist technical advice for highly complex claims.
- 4 Settlement will be made by the insurer.**
We're with you every step of the way, negotiating on your behalf to achieve the best possible settlement outcome.

Feedback

If you have any questions regarding your claim, contact our team directly. During the life of your claim, your Aon client manager will be kept fully informed of any issues that arise.

Within two months of claims notification, we'll also seek feedback on how satisfied you were with the service you received from your insurer, which allows us to continually improve our services.

By constantly monitoring insurer performance, you and your Aon client manager will be in a better position to make informed decisions at renewal time.

Call us today:

1800 795 019

Monday - Friday

or email

firstassist@aon.com