

# Insurance Summary for AUSTRALIAN AUTO-SPORT ALLIANCE

## Affiliated Clubs Program 2019 – 2020



### INTRODUCTION

This Insurance Summary has been prepared by Horsell Duffy Langley as Insurance Brokers to Australian Auto-Sport Alliance (AASA). It is designed to be used as a reference guide and provide general information with regards to the Affiliated Clubs Public Liability and Association Liability Insurance program.

The information set out in this guide in no way overrides the terms and conditions set out in the policy document and it is important that each section be read in full. If there is any matter on which clarification is required, please contact Horsell Duffy Langley.

### WHO IS THE INSURED?

Affiliated Car Club of AASA.

### WHAT IS COVERED?

On an acceptance basis, the coverage is;

- Public Liability
- Products Liability
- Professional Indemnity
- Management Liability

### WHEN IS COVER PROVIDED?

From the inception of your policy to the 30<sup>th</sup> September 2020.

### WHAT IS COVERED?

- Event organisers or promoters
  - Social events (BBQ's and Fundraisers)
  - Committee and Member Meetings
  - Online forum discussions
  - Car shows
  - the sale of the following products; food, drink, merchandise, memorabilia and the like
  - Property owners and occupiers
- and any incidental activity thereto

### SCOPE OF COVER

#### Public Liability

Cover for the Insured for their legally liable to pay compensation in respect of Personal Injury or Property Damage as a result of an incident occurring in connection with the business of the Insured.

#### Professional Liability

Cover for the Insured whereby they are legally liable to pay damages, claimant costs, and expenses in respect of any claim arising as a direct result of any negligent act, error or omission in the conduct of the Insured's business.

#### Management Liability

Coverage for the board and/or committee whilst acting on behalf of the car club.

### LIMIT OF LIABILITY / BENEFITS

#### Public Liability

A\$20,000,000 any one occurrence

#### Products Liability

A\$20,000,000 any one occurrence and in the aggregate

#### Professional Liability (Errors and Omissions)

A\$1,000,000

#### Management Liability

A\$5,000,000 any one claim and in the aggregate

#### Additional benefits

The following additional benefits may apply, and you should contact HDL for further information:

• Trustee Liability	\$5,000,000
• Taxation Audit	\$100,000
• Fidelity / Crime	\$500,000
• Employment Practices Liability	\$500,000
• Statutory Liability	\$100,000
• Appearance at Official Investigations	Included
• Heirs and Estates	Included
• Outside Directorship	Included
• Occupational Health and Safety	Included
• Public Relations Cover	\$100,000
• Pollution (Sudden and Unexpected)	Included

### HOW TO MAKE A CLAIM

#### Public, Professional & Association Liability

Once becoming aware of an incident that may give rise to a claim, contact HDL immediately and do not admit liability under any circumstances.

All incidents that may lead to an Association Liability claim must be notified before the end of the policy period 30 September 2020.

### HDL CONTACT DETAILS

For further information about the AASA insurance program or to make a claim, please contact:

Leesa Pickles

Ph. 02 9252 7317

Email [lpickles@hdlbrokers.com.au](mailto:lpickles@hdlbrokers.com.au)

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### OTHER IMPORTANT INFORMATION

1. The insurance program period runs from 30 September 2019 to 30 September 2020
2. The insurer is Certain Underwriters at Lloyd's with respect to the Public Liability and Professional Liability and Association Liability policy.
3. AASA is not and does not represent itself as a licensed insurer or insurance broker by endorsing the products referred to in this summary.
4. For further details of the services provided by HDL please contact us on the number above or consult our Financial Services Guide as attached to this summary.