

Insurance Summary for **AUSTRALIAN AUTO-SPORT ALLIANCE** Affiliated Clubs Program 2022 – 2023



INTRODUCTION

This Insurance Summary has been prepared by HDL Insurance Brokers 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 HDL Insurance Brokers.

WHO IS THE INSURED?

Affiliated Car Club of AASA.

WHAT IS COVERED?

On an acceptance basis, the covers available are;

- Public Liability for \$20m
- Management Liability for \$5m with the following covers
 - o Tax Audit
 - o Crime / Fidelity
 - o Employment Practices Liability
 - o Statutory Liability

WHEN IS COVER PROVIDED?

From the inception of your policy to the 30th September 2023.

WHAT IS COVERED?

Event organisers or promoters of Club activities (unless AASA permit required), Social events (BBQ and Fundraisers), Committee & Member meetings, online forum discussions, Static car shows, working bees, the sale of the following products; food, drink, merchandise, memorabilia and the like; and 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.

Participant Liability

Cover for the Insured in respect of their legal liability to another Insured arising from the participation in an insured event.

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 (to be agreed by insurer)

Public & Products Liability

\$20,000,000 any one claim and \$20,000,000 any one claim and in the aggregate for Products Liability.

Professional Liability (errors and Omissions)

\$1,000,000 any one claim and in the aggregate

PART 3 - Management Liability

Limits as per those shown below any one claim and in the aggregate

Directors and Officers:	\$5,000,000
Offices Bearers	\$5,000,000
Trustee Liability:	\$5,000,000
Taxation Audit:	\$50,000
Crime/Fidelity:	\$50,000
Employment Practices:	\$500,000
Statutory Liability:	\$250,000
Appearance at Official Investigations:	Included
Heirs and Estates:	Included
Automatic Reinstatement of Indemnity Limit:	Included
Discovery Period:	Included
Outside Directorship Cover:	Included
New and Former Subsidiary:	Included
Occupational Health and Safety:	Included
Public Relations Cover:	\$100,000
Pollution:	Included for Sudden and Unexpected
Continuous Cover:	Included

HOW TO MAKE A CLAIM

Public Liability, Professional Liability & Management 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.

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HDL CONTACT DETAILS

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

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Email lpickles@HDLbrokers.com.au

OTHER IMPORTANT INFORMATION

1. The insurance program period runs from 30 September 2022 to 30 September 2023
2. The insurers are Certain Underwriters at Lloyds via Sportscover Australia Pty Limited
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.