

# Insurance Summary for **AUSTRALIAN AUTO-SPORT ALLIANCE**

## Affiliated Clubs Program 2025 – 2026



### 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?

Car Clubs of AASA.

### WHAT IS COVERED?

On an acceptance basis, the covers available are;

- Public & Products Liability for \$20m
- Professional Indemnity for \$1m
- Management Liability for up to \$5m with the following covers where accepted
  - o Tax Audit
  - o Crime / Fidelity
  - o Employment Practices Liability
  - o Statutory Liability

### WHEN IS COVER PROVIDED?

From the inception of your policy for 12 Months

### 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, (7km speed Limit)
- 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

#### 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 to be agreed by Insurer(s))

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

|   |                                    |
|---|------------------------------------|
| Directors and Officers:                     | TBC                                |
| Offices Bearers                             | TBC                                |
| Trustee Liability:                          | TBC                                |
| Taxation Audit:                             | TBC                                |
| Crime/Fidelity:                             | TBC                                |
| Employment Practices:                       | TBC                                |
| Statutory Liability:                        | TBC                                |
| 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                           |

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### WHAT IS NOT COVERED?

- No cover is provided for any vehicle used on the course of the instruction event, whether registered or not, or owned by any party except for any safety, emergency services or fire vehicle used in conjunction with the event.
- No cover is provided for the instruction for use on open public roads. Any public or state road must be closed for the event.
- No cover is provided for any state based public driver licence instruction.
- Any Activities where a AASA Permit is required.

### OTHER IMPORTANT INFORMATION

1. The insurance program period runs from for a period of 12 Months
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.
5. If your club is looking to conduct activities that fall outside the definition of "normal" club activities, you may need to obtain a AASA permit.

Please speak with AASA or visit their website at:  
[www.AASA.com.au](http://www.AASA.com.au)

6. How to apply for Insurance:
  - Complete the AASA Car Club Application Form
  - Provide details of your Risk Management processes

### 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.

### HDL CONTACT DETAILS

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

*Leesa Pickles*

Ph. 02 9252 7317

Mobile 0412 511 526

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