

This document is an explanation of the insurance policies held by the Association.

## 1 PUBLIC LIABILITY

The following should not be construed in any way as a definitive statement of the public liability policy as such insurance is an extremely complex field.

1.1 Coverage The Policy has been taken out by Orienteering Australia and covers member state associations (including ONSW) for legal liability of up to \$20M arising out of the business of orienteering. The policy is **not** personal accident cover.

Legal liability means that we would have to be sued and a finding made against us in a Court of Law (usually involving proof of negligence on our part) before the policy would pay out. In practice the insurance company could exercise their right to settle before proceeding to court.

The business refers to what we usually do. Included here are conduct of orienteering events, making of maps, conduct of training and anything else we do as a normal part of orienteering (this includes selling food at events, for example) but *not* something we do as an unusual activity (eg. having a paragliding day as a fundraiser).

1.2 Events All events conducted in NSW are covered provided they are endorsed events of the Association. The policy particularly notes “organisers of events”, which includes event officials of all types. There is also cover for all landowners from the beginning (visiting landowners) to the end (collecting the controls) of any event. Note that Foot-O (including Trail-O and Ski-O) is covered and also MTBO but other forms of orienteering (eg. Canoe-O) are not covered.

Where a club conducts an event that is listed in the “Coming Events” pages in the newsletter, that event is clearly covered. Local club/regional events not listed need to be advised to the Association and endorsed in order for them to be included. The organisers of all these events (including the mappers) should be official members of the Association through an affiliated club.

1.3 Policy The policy is renewed annually in December. The policy is with Sportscover Australia Pty Ltd. The cost of the policy is shared among the states pro rata to memberships in the various states. A copy of the insurance certificate is available from the office.

The only excess payable on the policy is in relation to Tenants Liability Damage to Property Claims where the amount is \$500. The only exclusion applies to War and Terrorism.

Should any club or event organiser become aware of a potential claim they should advise Orienteering Australia or NSW (The Executive Officer) **not** the insurance company or our broker direct,

1.4 Other Cover The policy also includes \$2M cover for Professional Indemnity. This covers committee members, coaches and controllers for legal liability arising out of their professional (as it relates to orienteering) advice or decisions. Coaches are required to be accredited under the National Coaching Accreditation Scheme (NCAS) to be included under this cover and controllers be accredited under the National Officiating Accreditation Scheme (NOAS).

We believe that the policy covers reasonably conceivable occurrences involving orienteering but clearly its main purpose is to satisfy the various landowners (both public and private) who require such a policy to let us on their land.

## 2 WORKERS COMPENSATION

Association employees are covered by a policy with GIO. This is a statutory requirement and the payment is based on the level of salaries paid.

## 3 EQUIPMENT

Association equipment including the tent, CB radios, stretcher/splints, course printer, heat sealers and all the Sportident equipment is insured wherever it is in Australia to an amount of \$72500 with Ansvar Insurance. There is a \$1000 excess payable on claims, which should be made through the Association.

## 4 OFFICE AND BELANGLO CONTENTS

The contents of the Association Office (including the computers and photocopier) are insured against Burglary for \$5000 and Material Damage for \$75000 Ansvar Insurance. The contents of Belanglo Hut are insured for an amount of \$22000 Ansvar Insurance. There is a \$500 excess on the office burglary and \$1000 on the accidental loss or damage on claims, which should be made through the Association.

---

Adopted  
August 2014