

## Committee FAQ's

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Public Liability and Voluntary Workers protection is provided by the association to protect committees when they run a AQHA sanctioned event. Members are also covered under personal accident insurance (refer members personal accident summary and FAQ).

### Public Liability Summary of Benefits

- Limit of Liability - \$20,000,000
- Extension of Cover to Affiliated Committees
- Member to Member Cover
- Participation Risk
- First Aid Treatment
- Care Custody and Control Limit – \$250,000
- Financial Loss Cover: Limit of Liability \$2,000,000
- Statutory Fines and Penalties: Limit of Liability \$2,000,000
- Cover extended to Volunteers and Officials whilst conducting their role on behalf of the AQHA or their affiliated committee
- Excesses:
  - AUD1,500 each and every Occurrence (costs inclusive).
  - AUD2,500 each and every Occurrence (costs inclusive) in respect to trail riding.
  - Other than in respect of claim for Injury to contractors, subcontractors and/or labour hire workers for which the Deductible is AUD25,000 any one Occurrence (costs inclusive).

### Summary of Benefits Voluntary Workers

- \$50,000 Capital Benefits (Up to)
- \$500 Weekly Benefits (Up to)
  - (85% of salary up to maximum of \$500 per week)
  - Benefit period 52 weeks
  - 14 day excess period
- \$2,500 Fractured Bones
- \$5,000 Non-Medicare Medical Expenses
- Extends to cover judges and officials of AQHA

**How will claims be managed under the AQHA Insurance Policy?**

Should an incident arise, in the first instance the Committee or Member should inform the AQHA Head Office by lodging an Incident Report Form that the AQHA will forward to Affinity.

Affinity will investigate the circumstances of the claim and determine whether the claim should be settled or defended. If the claim is settled, it will be settled as promptly and efficiently as possible. If the claim is defended, Affinity will take all steps necessary to protect the interests of the committees and members of the AQHA.

**What is a Certificate of Currency and what does it certify? Our Committee is looking to host an AQHA sanctioned event in our local parklands, and the local Council wishes to be included as an Interested Party? What is an Interested Party and how is it arranged?**

A Certificate of Currency is confirmation of the insurance cover in place and is generally requested when a third party such as a Property Owner, Council, Land Owner or Government Department require proof of the AQHA's insurance and often will request to be noted as an interested party.

It is important to note that an "Interested Party" is not the same as an "Insured" party as this would provide such person or entity full cover, which is not the intention of the Policy.

The intention of noting person(s) or entity(s) on a Certificate of Currency is to provide them with limited protection if they are brought into an action purely as a result of the AQHA negligence. The policy will not respond to protect the Interested Party if they themselves were in anyway negligent in contributing to the claim.

**Should Head Office be notified of all details of events?**

Yes, it is important that the AQHA Head Office is notified of any events that are to be conducted under the AQHA banner by any Committee

If events are not notified to the AQHA, the Committee may run the risk of holding an event that has not been fully sanctioned by the AQHA, and therefore Affinity. If this is the case, insurance cover may not extend to an event that the AQHA is not aware of. Notification of all activities must be provided in advance.

**What Risk Management procedures should our Committee undertake and follow before hosting and during a AQHA event?**

Events must be run in accordance with the AQHA rules and regulations and risk management recommendations.

A risk assessment of all activities should be undertaken prior to any event. The AQHA Head Office will liaise with Affinity to assist with any issues that might be raised.

In all instances, the desired outcome is that each Committee runs a safe and well-managed event, and to minimise the potential for any injury to a third party. Documented risk management procedures and check lists will not make people safe but it will provide documented evidence of the work the AQHA committees do in order to ensure safety if it is completed.

**How do I lodge a claim under the AQHA Insurance Policy?**

Should an incident arise please contact the AQHA Head office for a copy of the claim form. Please complete full and return to the AQHA Head Office who will forward your claim to Affinity to be assessed by the insurer.

**Are Contractors covered under the policy?**

Contractors are not covered under the public liability policy and are required to hold their own insurance.