

INSURANCE UPDATE

For many years, Queensland Canoeing through its insurance partners has offered the opportunity for clubs to provide canoeing and kayaking activities to its members and retain protection over themselves and those who engage the club. It has also been a vehicle to accept people into canoeing activities by providing a “Come n Try” activity with insurance cover. This coverage was designed to protect those participating and the members who supervise the activity.

We thought it is timely to revisit some parts of the policy to re-enforce the purposes and the procedures for this to work properly.

Trial Canoeist

“Trial Canoeist” is a policy for non members of canoe clubs wishing to try canoeing and kayaking without the initial financial commitment of joining a club. Its purpose is to cover the participant for personal accident and injury caused during the activity. The policy includes personal liability content, however does not cover the persons transport to or from the activity. The Policy also provides coverage for the supervising members to cover themselves in case of public liability issues. PLEASE SEE ATTACHED POLICY DETAILS

There are however limitations or conditions. These are simply:

- A person can take part in a maximum of 3 activities under this policy in a given year
- The participant must sign the comprehensive indemnity waiver
- The participant must pay \$3.30 for a junior and \$5.50 per adult per session attended

Your role as a club is to send the copies of these trial forms to Queensland Canoeing (once a month is sufficient) and bank the funds in to the QC account or send a cheque equal to that received. This formalises the arrangements, we can reconcile the number of Trialist and we have a paper trail to follow if there is an incident. Please also gazette the come n try activities of the club on your website so it is deemed as a “sanctioned Australian Canoeing activity or event”. Additionally our receipt of the forms means we can record these people as participants for reporting purposes to the state government.

IT IS VITAL you do these couple of minimum steps. Recently a claim for injury was lodged to the insurer by a participant of a “come n try” program with a club in Queensland. As the waiver was signed and the insurance funds were traceable, there was no further question from the insurer. So the message is that if you do not follow these small steps, then you run the risk of the insurer denying liability and then it all gets messy.

Single Event Policy

This works in much the same way as “Trial Canoeist” and covers participants for injury and liability. The policy is offered to persons wishing to compete in an event who are not members of Queensland Canoeing. The purpose of this policy is to attract people from the likes of surf or outrigger paddlers to join in kayak events. Events must however be careful of

the risk management aspects of the activity in these circumstances. The exception is that only members of Australian Canoeing are eligible to compete in State or National level events.

The fee a participant pays is again \$3.30 for a junior or \$5.50 for a senior and should be added to the entry cost. The participant must also sign the official waiver we provide. At the conclusion of the event, the waivers are sent to Queensland Canoeing in addition to banking or sending the funds payed by the participants to this office.

New Products

With the advent of new events and disciplines there is a need to broaden our market reach. There is now a policy available for a club or the state organisation to conduct multi discipline events such as biathlons, triathlons or quadrathlons. For each additional activity beyond paddling, a fee will be added to the entry cost to cover the insured risk component of the other activities. This way you and the participants are fully covered as long as risk is assessed and managed well.

This type of event may take a little earlier planning as the additional event disciplines must be applied for to the insurer, attaching risk management plans and suitable official's names etc. Sounds daunting, not really and once it has been done, then there is no need to retrace the steps again unless the event changes. This is great way to expand the income and membership of the club and broaden the attraction of our sport to new markets and exposure.

Did You Know...

- Instructors are automatically covered under the current policy
- Members are covered when also paddling Ocean and Racing Skis
- Members are also now covered for Surf Kayak and Wave Ski paddling
- We have \$20,000,000 Public Liability coverage for your clubs and the property you occupy
- Your insurance covers Public and personal liability plus personal accident
- Coaches and Instructors are covered for Professional Liability as current members

I trust this information assists you and clarifies any issues around insurance covers.