



DICKY BEACH SURF LIFESAVING CLUB
PROCEDURE NO. ADM006
INSURANCE

Document Control

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Date	Version	Details	Author
23 April 2017	1	Initial Introduction of Procedure	Secretary
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25 May 2020	3	Review of Procedure	Secretary

1. Purpose and Background

- 1.1 To guide the members regarding insurance coverage and the method of making a claim against insurance issued on behalf of the Dicky Beach Surf Life Saving Club.

2. Policy Statement

- 2.1 Insurance policies cover the day to day Club operations, ensuring coverage of people, property and activities.

3. Applicability:

- 3.1 This procedure applies to all members of the Dicky Beach Surf Life Saving Club. The responsibility of implementing this policy/procedure rests with the Board.

4. Statutory/Constitution/By-Laws Requirements

- 4.1 This procedure specifically relates to the SLSQ Administration Guide (Insurance); Section 13.2 of the Club's Constitution; By-Laws 7.5

5. Considerations

- 5.1 The Board shall be responsible for:
- 5.1.1 Ensuring all insurance coverage will fully support and cover the operations of the club and its members and property;
 - 5.1.2 Ensuring insurance invoices or dues are paid within the required timeframes;
 - 5.1.3 Reviewing the policies on an annual basis to ensure insurance coverage is optimal for the club – ensuring value for money; and
 - 5.1.4 Ensuring the requirements of SLSA and SLSQ regarding insurance brokers is followed.



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- 5.2 The Club Administrator will be responsible for the submission of the claim for the member and assisting the member complete the relevant paperwork.
- 5.3 The Claimant (member) is responsible for ensuring all paperwork and information is provided to the Club Administrator.

6. Procedures

- 6.1 There are a number of insurance policies organised on behalf of the Club through SLSA and SLSQ. The Club is also responsible to ensure all aspects of the Club's activities and property is covered by insurance.
- 6.2 A full explanation and action regarding insurance can be found in the Surf Life Saving Queensland Administration Guide. This procedure will not fully explore this issue, but will provide a general overview to assist members understanding insurance as it applies to the club. Should members require further information, they are encouraged to refer to the guide.
- 6.3 A precis of the types of insurance currently used by the club are as follows:

6.3.1 *General and Products Liability – Public Liability*

Protects the club against negligence by the members: for example, personal injury or property damage or errors or omissions.

This insurance covers the cost of legal representation for the club and its members and any costs that may be awarded as settlement.

6.3.2 *Special Events*

Allows the Club to conduct special events outside their normal operations. A permit must be obtained prior to the event commencing.

It is a requirement of the Dicky Beach Surf Life Saving Club any such event must have Board approval. The application is to be made to the Board three months prior to the proposed event and forwarded to the Club Secretary.

6.3.3 *Association Liability*

Covers the Club's Directors and Office Bearers, while they are acting lawfully on Club business.

6.3.4 *Personal Accident*

Covers certain gaps between WorkCover and the full costs.

6.3.5 *Asset Protection*

- **Industrial Special Risks and Machinery Breakdown**

Loss associated with fire, storm damage, accidental and malicious damage, glass breakage, theft, hold-up and break-ins, breakdown of fridges, air-conditioning units, business interruption.



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- **Motor Vehicle Insurance**

Comprehensive insurance for cars, ATVs, buses, trailers and tractors.

- **Marine Hull Insurance**

Surf Boats, IRBs, motors – both during storage and whilst in transit

6.3.6 ***Workcover Insurance***

Covers all members over the age of 14 years who are injured whilst participating in approved lifesaving activities.

6.4 If a member wishes to make a claim against any club insurance policy the following steps are to be taken:

6.4.1 The member is to contact the Club Administrator as soon as possible after the event;

6.4.2 If the incident relates to an injury occurred during a sanctioned surf lifesaving event, an incident form is to be completed;

6.4.3 The Patrol Captain or other person in authority at the event, is to be advised of the injury;

6.4.4 A copy of the incident report is to be provided to the Club Administrator;

6.4.5 The Club Administrator is to liaise with the relevant member regarding the claim. The member concerned is to provide the Club Administrator with all assistance to allow the claim to be submitted within the strict timeframes;

6.4.6 Members are also encouraged to take photographs if the matter relates to damage to property; and

6.4.7 Should the insurance claim relate to a traffic incident or damage to property (other than a natural event), the matter is to be reported to the police by the person in charge of the property at the time of the damage. The police reference number is to be obtained and provided to the Club Administrator for inclusion on the insurance claim.

6.5 To ensure correct coverage of our members, it is imperative that all sanctioned lifesaving events conducted by our members receives approval by the Board:

6.5.1 The Surf Sports Officer and the Junior Activities Chairperson are to ensure all training sites, times and venues are forwarded to the Club Secretary by email, to ensure approval by the Board. This referral must be completed prior to the actual activity being commenced. Any changes throughout the season must also be advised by email to the Club Secretary. No such activity is to be commenced until approval is provided back to the relevant applicant. Should this not



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be abided by, members will not be covered by insurance and the Club will take no responsibility regarding the activity;

- 6.5.2 Any member or committee conducting any event must obtain approval for the activity to occur. An email to the Board Secretary outlining the full details of the event, time and location should be forwarded at least one month prior to the event. . No such activity is to be commenced until approval is provided back to the relevant applicant. Should this not be abided by, members will not be covered by insurance and the club will take no responsibility regarding the activity.

Authority

John Scott
President