



Australian Campdraft Association Insurance Frequently Asked Questions

The Australian Campdraft Association's (ACA)
insurance cover is provided by Gow Gates.



Gow-Gates

What cover do we have as an ACA Affiliated Committee?

The following cover is automatically provided as a part of affiliation:

- \$20,000,000.00 Public Liability; this is legal liability cover following property damage or personal injury, where negligence by your committee or a committee member has been claimed and/or proven (for example, failure to cease the event in severe wet weather resulting member injury). The policy will respond to protect the committee or committee member in regards to both legal defence costs and any damages awarded if found liable. The excess for a claim of this type is \$5,000.00 (\$25,000.00 where the absence of a helmet contributed to injury).
- \$1,000,000.00 Errors & Omissions; this is cover for instances where your decisions as a committee or as a committee member have been claimed to and/or proven to have resulted in third party financial loss (for example, your committee fails to erect sponsor signage or fulfil other sponsorship obligations, resulting in the sponsor claiming financial loss). The policy will respond to protect the committee or committee member in regards to both legal defence costs and any damages awarded if found liable. The excess for a claim of this type is \$5,000.00).
- \$10,000,00.00 Association Liability; this is cover for wrongful act by a committee or committee member (for example, a committee member makes a public statement that is found to be defamatory). The policy will respond to protect the committee or committee member in regards to both legal defence costs and damages awarded if found liable. A \$500,000.00 sub limit for crime applies. The excess for a claim of this type is between \$1,000.00 and \$5,000.00.
- \$1,000,000.00 Volunteer Workers; this is cover for any injury you may incur as a result of volunteering, not just for committees and committee members, but for any person undertaking unpaid help for example backyard workers and gate openers). The policy would respond with cover for medical expenses and loss salary/wages. The excess for a claim of this type is \$50.00.

It is a common misunderstanding that this insurance includes year round cover for your committee's property in the event of theft or damage. The ACA cover is negligence based, meaning that the policy would only respond to cover damages if the committee or a committee member was found negligent, and if the loss occurred as a result of a sanctioned ACA activity. If required, year round property cover can be additionally purchased. **Please contact ACA's broker by emailing equine@gowgates.com.au or by phoning 02 8267 9999.**

What type of activities, hosted by our ACA Affiliated Committee, have cover?

Cover is afforded to all sanctioned ACA activities, including campdrafts, training days, club days, practice days, working bees, committee meetings, committee errands and:

- Gymkhanas; provided they are held in accordance with *EXT040 Gymkhanas Hosted By ACA Affiliated Committees*,
- Challenges; provided they held in conjunction with at least one affiliated campdraft and comply with ACA's judge requirements,
- Fundraising activities; provided they are genuinely to raise funds for your committee, or for a charitable cause.

Businesses attending your events with commercial market stalls (for example a food truck or clothing outlet) are required to provide their own public and products liability insurance.

Does cover for our ACA Affiliated Committee include event cancellation cover?

No, however event cancellation cover can be additionally purchased. **Please contact ACA's broker by emailing equine@gowgates.com.au or by phoning 02 8267 9999.**

What cover do I have as an ACA Member?

- \$20,000,000.00 Public Liability; this is legal liability cover following property damage or personal injury, where negligence by you as a member has been claimed and/or proven (for example, failing to adequately control your horse resulting in property damage). The policy will respond to protect the member in regards to both legal defence costs and any damages awarded if found liable. The excess for a claim of this type is \$5,000.00 (\$25,000.00 where the absence of a helmet contributed to injury).
- \$1,000,000.00 Volunteer Workers; this is cover for any injury you may incur only as a result of volunteering, not competing or otherwise (for example, you are a gate opener, and a beast exiting the camp knocks you over, causing you to sustain injury). The policy would respond with cover for medical expenses and loss salary/wages. The excess for a claim of this type is \$50.00.

Does my ACA membership include personal accident cover or income protection?

There is no personal accident or income protection provided for you whilst competing or attending an event as a member, however it can be additionally purchased. **Please contact ACA's broker by emailing equine@gowgates.com.au or by phoning 02 8267 9999.**

What cover do I have as an ACA Judge?

- \$20,000,000.00 Public Liability; this is legal liability cover following property damage or personal injury, where negligence by you as a judge has been claimed and/or proven (for example, failure to prevent a member from competing who was knowingly intoxicated). The policy will respond to protect the judge in regards to both legal defence costs and any damages awarded if found liable. The excess for a claim of this type is \$5,000.00 (\$25,000.00 where the absence of a helmet contributed to injury).
- \$1,000,000.00 Errors & Omissions; this is cover for instances where your decision as a judge was claimed and/or proven to have caused third party financial loss (for example, you incorrectly interpreted the rules resulting in the incorrect award of placings and a financial loss being sustained by a member). The policy will respond to protect the judge in regards to both legal defence costs and any damages awarded if found liable. The excess for a claim of this type is \$5,000.00.

Our ACA Affiliated Committee already has insurance through another provider. Why do we have to pay for ACA insurance, and are we therefore double insured?

ACA is not authorised to sell insurance. Insurance is automatically provided as a part of affiliation, and this affiliation attracts a set annual fee, giving the committee access to a large number of benefits, insurance cover being just one of them. Certain risks to the Association are not negated through a committee holding a policy external to that of ACAs, therefore, the cover is automatically provided to protect members, committees, judges and the Association. Additionally, ACA is unable to guarantee if outside cover is complete or sufficient for the activities undertaken by committees. In the event there is a claim made and more than one policy is providing coverage; both insurers' policies will respond if appropriate to the particular circumstances.

What cover do donated cattle and cattle donors have?

\$250,000.00 cover for donated cattle in the event of loss whereby negligence by a committee or committee member has been claimed and/or proven (for example, your committee knowingly held cattle in a paddock full of noxious weeds). The policy will respond to protect the committee or committee member in regards to both legal defence costs and any damages awarded if found liable. The excess for a claim of this type is \$10,000.00.

\$20,000,000.00 cover for cattle donors. Due to the uniqueness of our sport, special coverage has also been arranged for cattle donors, meaning that if one or more of a donor's cattle were to cause third party injury or damage, the policy will respond to protect the donor in regards to both legal defence costs and any damages awarded if found liable. The excess for a claim of this type is \$5,000.00 (\$25,000.00 where the absence of a helmet contributed to injury).