



# Confederation of Australian Motor Sport LTD

2018/2019 National Insurance Program Handbook



# Confederation of Australian Motor Sport LTD Insurance Handbook

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### **GENERAL ADVICE WARNING:**

The information provided by Gallagher is considered general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the Policy documentation.

Gallagher is one of Australia's – and the world's – largest insurance broking and risk management companies.  
We're the broker of choice for more than 100,000 Australian businesses –  
from micro-SMEs through to multinational corporations and iconic brands.

With 25+ regional and metropolitan branches across Australia, we understand local business communities  
because we're part of them ourselves.

Globally, the Gallagher network of 600+ offices in over 30 countries, enables us to leverage relationships  
with international insurance partners to create programs that achieve claims outcomes  
beyond the scope of many smaller brokers.

For more information on the services we offer, please read our [financial service guide](#)  
which is available from our website [www.ajg.com.au](http://www.ajg.com.au).

## INTRODUCTION

Welcome to the CAMS National Insurance Program provided by Gallagher. As the appointed insurance brokers of CAMS, Gallagher is delighted to provide the following information to assist you with your motor sport and enthusiast club operations and event management throughout the year.

### What is the CAMS National Insurance Program

The CAMS National Insurance Program (the Program) is made up two (2) key policy categories:

- **Public and Products Liability Insurance**
- **Personal Accident/Injury Insurance**

Gallagher offer additional specialised insurance products to members of CAMS to compliment the coverage provided within the CAMS National Insurance Program. Information relating to these additional products can be found within this resource and via our dedicated CAMS web site.

The information provided by Gallagher within this resource is a general overview of the Program only and establishes the coverage afforded to CAMS clubs, members, volunteers, officials and permit holders accordingly.

### What information is available?

Gallagher believes access to information is important when it comes to insurance and risk protection. Therefore, we are pleased to provide CAMS with a range of resources and information via our CAMS-specific web site: [sport.aig.com.au/cams](http://sport.aig.com.au/cams)

The web site is updated throughout the year to ensure you have access to the latest information, recourses and coverage details. This handbook can be downloaded as a single file so you can distribute it to your members or discuss it at committee meetings.

Alternatively, we have created individual summary documents for certain sections of the Program, so you can easily locate and distribute the information that you feel is most relevant to you and your key people.

### Who is this resource for?

- Enthusiast Car Clubs
- Sporting Car Clubs
- Permit Holders
- Licence Holders
- Track Licence Holders
- Officials and Volunteers



# Confederation of Australian Motor Sport LTD Insurance Handbook

## Who is Gallagher?

Gallagher is one of the world's leading providers of insurance broking and risk management services. We have a long history supporting motor sport and the sport and recreation industries. We have been working closely with the Australian sports industry for over thirty years developing insurance and risk management programs that identify and address risks that are unique to sport.

We are a proud partner of CAMS and it is with great pleasure we provide this Program to improve aspects of your physical, legal and financial safety.

## Strength/Benefits

Our success is based on delivering the professional advice and service our clients need to ensure their financial continuity.

We are committed to understanding your business and earning your trust. We aim to position you to financially survive any insurable event through proactive advice and solutions. Although we are a global company with multinational capabilities, our focus remains committed to local service supported by incomparable resources.

Our brokers enjoy an international standard of professional development and product knowledge. In other words, we provide better specialised resources directed to a better local delivery for you. Our strengthened relationships with insurance companies in Australia, New Zealand and globally also helps us to negotiate better deals and more coverage options; ultimately delivering even better value for money to you.

## Ethical company

Gallagher has been named one of World's Most Ethical Companies consecutively since 2012!

The World's Most Ethical Companies® designation recognises companies that truly go beyond making statements about doing business "ethically" and translate those words into action. Honorees not only promote ethical business standards and practices internally, they exceed legal compliance minimums and shape future industry standards by introducing best practices today.

Gallagher is the **only** Insurance Brokerage to be named one of the world most ethical companies.



## ABOUT GALLAGHER SPORT

### Gallagher Sport

Gallagher is unique in its ability to draw on in-house technical expertise and specialty advisors to meet the broadest range of insurance and risk management.

We are not an insurance company. We are risk specialists who will help you to source appropriate risk protection (insurance) options to suit your needs. Most importantly – we specialise in sport – from injuries and liability to events and property.

Our sport team is made up of experts from different industries including sport, insurance, risk management and commercial/corporate enterprises. Our ability to meet and exceed expectations is due to our capability to listen to your needs and understand your specific risks – then find you the most appropriate insurance options available for those risks.

### Motor sport

Gallagher has a long and proud history with motor sport in Australia. We are extremely proud of our ongoing partnership with CAMS. We believe it is exciting when two organisations, Gallagher and CAMS, can come together to develop a new range of benefits for members of the sport.

### Risk Management

Insurance is only one part of an effective risk management program. The aim of insurance is to address some of the financial implications if/when an incident occurs.

Preventing undesirable incidents is preferable to lodging an insurance claim.

Avoiding unwanted surprises, minimising losses and maximising opportunities, is critical to the ongoing development of all motor sport and CAMS can provide excellent support in this area.

A simple risk management program that provides an organised approach to managing risk will ensure the highest quality motor sport is delivered to your members and key stakeholders.

CAMS is committed to delivering safe motor sport via best practice resulting in the highest levels of safety and we urge all affiliated clubs and permit holders to ensure that risk management (including safety) is embedded within your organisation's culture and operations.

### Additional insurance options for CAMS members

Whilst we provide CAMS with a National Insurance Program including Public Liability and Personal Accident Insurance, these policies cannot and do not cover everything for everyone.

Therefore, Gallagher offers a broad range of additional insurance options specifically for CAMS members.

Additional insurance available\* for CAMS affiliated clubs and individual members include but are not limited to:

- **Extended personal accident insurance** (Individual upgrades of the CAMS cover)
- **Directors and Officers Insurance** (Management Liability)
- **Static and Transit insurance cover** (Cars, Trailers and equipment)
- **On-Track insurance cover** (race cars)
- **Club/Track property insurance**
- Additional **Event Liability insurance** for activities not currently covered through the CAMS National Program (such as entertainment or non-motor sport risks)
- **Life/Trauma and Income Protection Insurance** (separate to the CAMS Program for individuals)

**\*Please note:** The above products are not exhaustive and are not included as part of the National Insurance Program. CAMS members should carefully review their individual circumstances and seek advice from Gallagher regarding risk protection and insurance options.

# Confederation of Australian Motor Sport LTD

## Insurance Handbook

### NATIONAL CONTACTS

National contacts	
<b>Andrew Faber</b> Principal Broker andrew.faber@ajg.com.au Phone: 02 8838 5732 Mobile: 0408 063 153	<b>Kim Thomson</b> Account Executive kim.thomson@ajg.com.au Phone: 02 8838 5779
Claims contact	
<b>Monique Trautwein</b> Senior Claims Executive monique.trautwein@ajg.com.au Phone: 02 9424 1751	
Online	
CAMS insurance site: <a href="http://sport.ajg.com.au/cams">sport.ajg.com.au/cams</a> Sport insurance site: <a href="http://sport.ajg.com.au">sport.ajg.com.au</a>	

## PUBLIC LIABILITY INSURANCE

Please refer to the information below to see if this coverage is right for you and your organisation and the activities you intend to deliver. For further advice please refer to the Gallagher Sport Team.

### Summary of Cover

The Summary of Cover below provides a general overview of the Program's Public and Products Liability Insurance including Professional Indemnity.

**Public/Products Liability Cover** Public/Products Liability insurance can provide protection for CAMS affiliated clubs, permit holders and CAMS members against legal and associated costs that may arise if they are accused of negligence.

Professional Indemnity insurance can provide protection for insured individuals against legal and associated costs that may arise if accused of negligent acts, errors or omissions.

**The Insured** Confederation of Australian Motor Sport Ltd and all controlled and related entities.

**Who is covered:** CAMS Employees; Members; Licence Holders; Volunteers; Officials; CAMS appointed personnel for specific events, series or championships; Affiliated Clubs (to the extent of activities not requiring a CAMS Permit); Pit Crew; CAMS Track Licence Holders; Series Category Managers and Series Competition Managers; CAMS Permit Holders (event organisers); Landowners, land managers, land administrators and/or lessees of property (to the extent of their respective rights and interests within CAMS Permitted events); Sponsors (to the extent of their respective rights and interests within CAMS Permitted events).

**Scope of Cover:** Indemnity applies to those activities as permitted or approved by the Confederation of Australian Motor Sport Ltd (CAMS) including preparation, lead in, lead out and similar activities associated with the permitted or approved activities.

Principally, but not limited to, activities declared by CAMS via the Mainstream Motor Sport Event Calendar and those activities specifically provided for within the Policy Wording together with any additional activities for which CAMS may elect to specifically notify to the insurer from time to time.

# Confederation of Australian Motor Sport LTD

## Insurance Handbook

### General advice regarding insured activities:

In general, The following activities are automatically covered by the Program's Public/Products Liability Insurance:

- **Event** activities as approved through the CAMS Permit application process (including preparation, lead in, lead out and similar activities associated with approved motor sport activities) where:
  - a) The CAMS Permit application includes a list of all motor sport and non-motor sport activities/risks; and
  - b) Does not require insurer notification (see below).
- **Club** activities undertaken by CAMS Affiliated Clubs (including Enthusiast Car Clubs and Sporting Car Clubs) where:
  - c) The activity is undertaken for club members only;
  - d) A CAMS Permit is not required; and
 Does not require insurer notification (see below).

Such activities may include, but are not limited to, administration duties, regulatory activities, event organising and promoting, provision of medical facilities and/or fire services and/or rescue services and/or ambulance services and incidental activities including affiliated club member services and non-motor sport activities (as agreed and declared to the insurer prior to commencement).

Non-motor sport activities shall include, but are not limited to, committee and club member meetings/social events, fund raising activities and working bees (excluding construction or professional works of any kind).

Property owners and/or lessors/lessees shall be indemnified to the extent of their rights and interests associated with approved motor sport activities only.

### Limits of Cover:

Public Liability – Any One Occurrence	\$100,000,000
Products Liability – Any One Occurrence and in the Aggregate	\$100,000,000
Professional Indemnity – Any One Occurrence and in the Aggregate	\$10,000,000

### Excess:

Each and Every Occurrence (see table below)

Insured Entity	CAMS Permitted Motor Sport Events	CAMS Non Competitive, Social Permitted Event (i)	CAMS Social Events (ii)
Affiliated Sporting Club (Sporting Plans 1, 2,3,4)	\$5,000	\$1,000	\$1,000
Affiliated Enthusiast Club (Enthusiast Plans 1, 2,3,4)	N/A	\$1,000	\$1,000
Landowners	\$5,000	\$1,000	\$1,000
Other entities	\$10,000	N/A	N/A



- i. events or activities not involving motor sport activities and where general public are involved
- ii. events or activities not involving motor sport activities and where only club members are involved,  
e.g. committee meetings, working bees, club social drive days, club only show and shine

**Professional Indemnity:** Each and Every Occurrence \$10,000

**General Exclusions  
(What's NOT covered?)**

- Claims where the insured is liable under any Workers or Workmen's Compensation or Accident Compensation legislation;
- Driver/entrant/crew to other driver/entrant/crew in competing vehicles whilst both are competing in the same event &/or practicing in any form, for Property Damage only;
- Contractual liability except as outlined above in the extensions section;
- Liability caused by any aircraft or arising out of any work therein or thereon;
- Pollution – other than sudden, identifiable, unintended and unexpected.

## Duty of Disclosure:

From time to time, certain activities undertaken by CAMS Permit Holders, CAMS Track License Holders and/or CAMS Affiliated Clubs may extend beyond the scope of motor sport activities that must be pre-approved by CAMS (for example, entertainment or non-motor sport activities). In these circumstances, you may be required to notify the insurer of these activities. The insurer, at its sole discretion, may accept or deny coverage based on the information supplied by CAMS.

The Program is designed to offer broad coverage for the agreed risks as determined by CAMS each year upon renewal of the insurance policies. Therefore, any risks considered outside the scope of cover below, must be brought to the attention of CAMS and Gallagher accordingly.

As part of the current contract of insurance, all insured organisations have a duty under the Insurance Contracts Act 1984, to disclose to the insurer (via Gallagher) every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

This duty does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer.

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract altogether. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

The insurer requires that all CAMS Affiliated Clubs and CAMS Permit Holders consider all risks associated with their insured activities carefully. If you are not sure, or would like further clarification, regarding coverage of these activities please refer to the information within.

# Confederation of Australian Motor Sport LTD

## Insurance Handbook

### PERSONAL ACCIDENT INSURANCE

The CAMS National Insurance Program has been arranged by Gallagher Insurance Brokers on behalf of the Confederation of Australian Motor Sport (CAMS). With this in mind, the program is placed with the insurance providers on a group basis and therefore it is not issued on behalf of each individual member.

Please refer to the information below to see if this coverage is right for you and the activities in which you intend to participate.

For further advice please contact our Gallagher Sport Team.

#### Summary of Cover

The Summary of Cover below provides a general overview of the Program's Personal Accident Insurance.

##### Personal Accident Cover

Personal Accident insurance can provide financial assistance insured for individuals (including CAMS license holders, officials and volunteers) for certain costs associated with an injury sustained during a CAMS Permitted event.

**Please note:** The Health Insurance Act 1973 (Cth) prohibits general insurers from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our web site or visit [www.medicare.gov.au](http://www.medicare.gov.au)

#### Who is covered

##### Group Personal Accident Cover

- CAMS License Holders (i.e. drivers, co-drivers)
- CAMS Authorised Officials (representing CAMS)
- CAMS Accredited Media (as approved by CAMS)
- Passengers in CAMS non-competitive vehicles

##### Voluntary Workers Personal Accident Cover:

- Official volunteers at CAMS Permitted events

#### Insured Activities

##### CAMS License Holders are covered whilst engaged in the following activities:

Whilst participating in CAMS Permitted events including practice sessions authorised and controlled by the Permit Holder. Cover commences from the time the CAMS License Holder reports or checks in prior to the start of competition (including scrutineering where applicable) or until all CAMS Procedures have been completed. In respect of all speed events, cover is limited geographically to the CAMS approved competition area. Cover can be extended to unofficial practice sessions at a Licensed CAMS Track provided the CAMS License Holder obtains formal approval by CAMS Track owner for such use.

##### CAMS Authorised Officials are covered whilst engaged in the following activities:

Whilst participating in CAMS Permitted events. Cover commences from the time the CAMS Authorised Official leaves his/her normal place of residence or place of business until return to his/her place of residence or business. Cover terminates immediately after the official duties are completed unless the CAMS Authorised Official proceeds directly to their normal residence/business.

##### CAMS Accredited Media are covered whilst engaged in the following activities:

Whilst undertaking authorized activities by CAMS or at a CAMS Permitted Event. Cover commences from the time the CAMS Authorised Media personnel leaves his/her normal place of residence or place of business until return to his/her place of residence or business.

**Passengers in CAMS non-competitive vehicles**  
are covered whilst engaged in the following activities

Passengers in vehicles are covered whilst engaged in the following non-competitive activities under a CAMS Permit; CAMS approved Driver Training, Sponsor Days and Come 'n' Try Days. Note that coverage is subject to the Passenger completing a CAMS 'Passengers Ride Entry Form'

**CAMS Official Volunteers**  
are covered whilst engaged in the following activities:

Whilst engaged in official voluntary work at CAMS Permitted events. All volunteers must sign in as per the event requirements and the CAMS Permit Holder must maintain a record of attendance. Cover terminates immediately after the official duties are completed.

## Limits of Cover

The Summary of Cover below provides a general overview of the Program's Personal Accident Insurance.

Section	Description:	Limits and Excesses:
Lump Sum Benefits	Death and Capital Benefits	Up to \$100,000 Up to \$25,000 (if 75-85 years) Up to \$20,000 (if under 18 years)
Weekly Benefits	Loss of Income Benefit for Temporary Total Disablement	85% of Salary to maximum \$900 per week Benefit Period 156 Weeks Excess Period = 7 days
	Loss of Income Benefit for Temporary Partial Disablement	85% of Salary to maximum \$150 per week Benefit Period 156 weeks Excess Period = 7 days
Personal Wellbeing	Non-Medicare Medical Benefits*	100% of non-Medicare costs to maximum of \$2,000 Nil Excess
	Emergency Transport Benefits	Maximum \$30,000 any one insured person Nil Excess
	Emergency Home Help	Maximum \$250 per week Benefit Period 52 weeks 7 day waiting period
	Student Tutorial Benefit	Maximum \$250 per week Benefit Period 52 weeks
	Parents Inconvenience Allowance	Maximum \$25 per day to maximum \$1,500 per injury 48 hours waiting period
	Modification Benefit	Up to \$15,000
	Injury Rehabilitation Benefit	Up to \$5,000
	Out of Pocket Expenses (non-income earners only)	Up to \$250 per week Maximum \$2,000
	Funeral Expenses	100% to maximum \$7,500

**\*Please note:** The Health Insurance Act 1973 (Cth) prohibits general insurers (including the CAMS Insurers) from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our web site or visit [www.medicare.gov.au](http://www.medicare.gov.au)

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### Policy Coverage

In general, both Public Liability and Personal Accident coverage automatically applies to the following activities. However, this list is not definitive nor exhaustive.

From time to time, you may wish to modify certain activities which may increase the overall risk of these insured activities. As per your Duty of Disclosure requirements, the insurer requires that you notify CAMS and/or our Gallagher Sport team directly of any changes to your risk.

If you are looking to conduct any activities that are **not listed** below, you must notify CAMS prior to your event. Further consultation regarding insurance cover may be required directly with the insurer.

#### Motor Sport Activities:

- Sponsor Days
- Media Days
- Drifting
- Drift Practice and Testing
- Acceleration/deceleration tests
- Automotive trade releases
- Rallies; gravel and/or tarmac
- Special Stage rallies; gravel and/or tarmac
- Rally practice, testing, and events
- Road Events
- Economy Runs
- Touring Road events, with and without Special Tests
- Observed Section Trials
- Nats. Events
- Burnout competitions
- Power skids
- Go-whoa
- Off Street racing
- Cruising
- Regularity Trials and Events
- Consistency Events
- Regularity Speed events
- Motorkhanas
- Khanacross
- Autocross
- Off Road events, short course and long course
- Special Vehicle testing (not less than 4-wheeled vehicles)
- Hill Climbs
- Sprints
- Film/Video making (involving
- Pit Stop Competitions
- Pit Stop Demonstrations of any CAMS accepted category/class of vehicle
- Driver training and education – road skills and race skills, from pre-road license aged persons to race driver training
- Dyno Tuning activities
- Practical training for accredited Officials
- Track inspections
- Scrutiny/vehicle checking sessions
- Mud Bash
- Charity Runs
- Car Boot Sales
- Garage Sales
- Mobile Displays
- Vehicle Demonstrations

#### Social Activities:

- Non-competitive activities
- Social club runs – Picnic Runs, Night Runs (members and trial members only – no general public)
- Club Show and Shine / Display Day / Concours (members and trial members only – no general public)
- Swap meets (members and trial members only – no general public)

#### Coverage Extensions:

- Medical Facilities and Rescue Services (CLAIMS MADE basis cover): Claims made against the Insured during the Period of Insurance, arising out of negligence or improper treatment rendered by any medical facilities and/or fire services and/or rescue services and/or ambulance services including expenses incurred by the Insured for first aid rendered to others
- Passengers in Competition Vehicles: covers the legal liability of the Insured to passengers in competition vehicles (whilst not participating in any race or event)

#### General Extensions (What's NOT covered?)

- Claims where the insured is liable under any Workers or Workmen's Compensation or Accident Compensation legislation;
- Driver/entrant/crew to other driver/entrant/crew in competing vehicles whilst both are competing in the same event &/or practicing in any form, for Property Damage only;
- Contractual liability except as outlined above in the extensions section;
- Liability caused by any aircraft or arising out of any work therein or thereon;
- Pollution – other than sudden, identifiable, unintended and unexpected.

## OFFICIALS AND VOLUNTEERS

Officials and Volunteers are covered by the CAMS National Insurance Program for both Personal Accident/Injury and Public Liability Insurance. An official/volunteer is a person whose duty it shall be to direct and control competitions.

#### Officials and Volunteer Recognised Roles:

- |                                      |   |
|--------------------------------------|---|
| • Stewards of the meeting,           | • Spectator area marshals,                              |
| • Chief observer,                    | • Marshal zone security officials,                      |
| • Clerk or director of the course,   | • Flag marshals,  |
| • Secretary of the meeting,          | • Judges,   |
| • Medical officers,                  | • Chief scrutineer,                                     |
| • Fire officers,                     | • Handicappers,   |
| • Time keepers,                      | • Starters and  |
| • Scrutineers and machine examiners, | • Other officials/volunteers as CAMS may deem necessary |
| • Observers,                         |   |



# Confederation of Australian Motor Sport LTD

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### CAMS PERMITS

CAMS is the National Sporting Authority (ASN) for motor sport in Australia. This authority has been issued by the Federation Internationale de l'Automobile (FIA). The FIA aims to ensure that motor sport is conducted in accordance with the highest standards of safety, fairness and social responsibility and CAMS is committed to carrying out the mission of the FIA.

In an effort to obtain relevant and appropriate information from motor sport event organisers, including clubs, promoters and administrators, CAMS established an Organising Permit ("Permit") application process. This process requires applicants to declare the associated event activities, associated risks (where applicable) and how these risks will be managed/controlled.

#### When is a CAMS Permit required?

- Competition and/or Motor Sport activities; and/or
- Non-members and/or General Public attendance

#### Examples of events requiring a CAMS Permit

- Circuit Racing;
- Off-road racing;
- Autotest (Motorkhanas and Khanacross);
- Speed Events (Hill climbs, Sprints, Drift);
- Rally sprints; and
- Supercars

A Permit is issued by CAMS in accordance with its National Competition Rules of the CAMS Manual of Motor Sport.

**Please note:** Gallagher does not facilitate any aspect of the CAMS Permit process. For all CAMS Permit enquiries please refer to [www.cams.com.au](http://www.cams.com.au)

### Cams Social Permit

A CAMS Social Permit is issued to clubs who are planning to conduct an event or activity that involves non-members and/or the general public. By obtaining a CAMS Social Permit, clubs can extend insurance cover beyond their "normal" club activities to include certain activities involving non-members and/or the general public.

#### Examples of events requiring a CAMS Permit

- Show N Shine (with public access)
- Static Displays (with public access)
- Concours (with public access)

**Please note:** Gallagher does not facilitate any aspect of the CAMS Social Permit process. For all CAMS Social Permit enquiries please refer to [www.cams.com.au](http://www.cams.com.au)

## AFFILIATED CAR CLUBS

CAMS offers two key categories of Club Affiliation:

- **Sporting Car Clubs**
- **Enthusiast Car Clubs**

To become affiliated with CAMS, your club must submit a CAMS Club Affiliation application and be approved by the relevant CAMS State Council.

To be approved for CAMS Club Affiliation, your club must demonstrate the following:

- Club constitution and by-laws
- Club legal status (e.g. Certificate of Incorporation)
- Payment of CAMS Club Affiliation Fees

These requirements will ensure, in part, that your club meets the minimum standards for cover for (and can remain covered by) the CAMS National Insurance Program. However, insurance is only one of many benefits provided to clubs who affiliate with CAMS. For a full list of CAMS Club Affiliation benefits, please refer to [www.cams.com.au](http://www.cams.com.au)

**Please note:** Gallagher does not facilitate any aspect of the CAMS Club Affiliation process. For all CAMS Club Affiliation enquiries please refer to [www.cams.com.au](http://www.cams.com.au)

CAMS Affiliated Club (Sporting Car Club or Enthusiast Car Club) are automatically covered for “normal” club activities by the CAMS National Insurance Program.

### Criteria for Insured Club Activities:

Activities conducted by Affiliated Clubs that meet the following criteria are automatically covered by the CAMS National Insurance Program:

- Only club members are participating;
- A CAMS Permit (event permit or social permit) is **not required**; and
- Does not involve the general public (i.e. non-members)

### Examples of Insured Club Activities

- BBQ's / Fundraisers
- Working bees (excluding any form of construction work or works requiring a professional accreditation/qualification)
- Club social drive days (members only)

If your club is looking to conduct activities that fall outside the definition of “normal” club activities, you may need to obtain a CAMS Permit. Obtaining a CAMS Permit can extend cover to your club for the additional activities being undertaken.

## Sporting Car Clubs

CAMS defines a ‘Sporting’ car club as a competitive car club looking to host motor sport events, as well as having the ability for club members to hold a CAMS competitive licence.

The CAMS National Insurance Program provides coverage to all Sporting Car Clubs. However, some activities conducted by Sporting Car Clubs may require a CAMS Permit to ensure these activities remain covered by CAMS Insurance.

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Insurance is automatically provided all year round (365 days / 24 hours a day) but coverage is limited to the following criteria:

### Insured Sporting Car Club Activities/Events

Affiliated Sporting Car Club activities/events are covered by the CAMS Insurance Program where:

- The activities/events do not involve motor sport activities (as per CAMS Manual of Motor Sport);
- Only club members are participating;
- A CAMS Permit (event permit or social permit) is **not required**; and
- Do not involve the general public (i.e. non-members).

### Example of Sporting Car Club Insured Activities/Events

- Club committee meetings
- BBQ's / Fundraisers
- Working bees (excluding any form of construction work or works requiring a professional accreditation/qualification)
- Club social drive days (members only)

Obtaining to your club for additional motor sport activities being undertaken that do not fall within the insurance criteria above.

## Enthusiast Car Clubs

CAMS define 'Enthusiast' car clubs as those clubs that are only interested in staging social / non-competitive activities. Enthusiast clubs are not recognised as a valid club for competitor's competition licences.

The CAMS National Insurance Program provides coverage to all Enthusiast Car Clubs. However, some activities conducted by Enthusiast Car Clubs may require a CAMS Social Permit to ensure these activities remain covered by CAMS Insurance.

Insurance is provided all year round (365 days / 24 hours a day) but coverage is limited to the following criteria:

### Insured Enthusiast Car Club Activities/Events

Affiliated Enthusiast Car Club activities/events are covered by the CAMS Insurance Program where:

- The activities/events do not involve motor sport activities (as per CAMS Manual of Motor Sport);
- Only club members are participating;
- A CAMS Permit (event permit or social permit) is **not required**; and
- Do not involve the general public (i.e. non-members).

### Example of Enthusiast Car Club Insured Activities/Events

- Club committee meetings
- BBQ's / Fundraisers
- Working bees (excluding any form of construction work or works requiring a professional accreditation/qualification)
- Club social drive days (members only)
- Club show and shine, displays or concours (members only)

Obtaining a CAMS Social Permit can extend cover to your club for activities that are not covered being undertaken that do not fall within the insurance criteria above.

**Please note:** Gallagher does not facilitate any aspect of the CAMS Club Affiliation process. For all CAMS Club Affiliation enquiries please refer to [www.cams.com.au](http://www.cams.com.au)

## FREQUENTLY ASKED QUESTIONS

### Q1 Does the CAMS National Insurance Program cover the liability of contractors, sub-contractors, hirers and other service providers?

The CAMS policy provides no indemnity to third party persons or organisations for liability they may incur as a result of their own negligence in respect to their activities at CAMS permitted events. A Certificate of Insurance must be obtained from all individuals or entities that are not insured under the CAMS public liability policy who provide goods and/or services for an event. This includes any third party person or entity that will be conducting activities at the event/facility.

The third parties must provide a Certificate of Insurance that proves that they have current Public Liability insurance that:

- Provides a limit of liability of not less than \$10,000,000, and
- Has been extended to indemnify the CAMS Permit Holder or CAMS Affiliated Club as an interested party in respect of such liability.

The third parties must also prove that they have current Workers Compensation cover for their employees (where applicable).

Where the third party involved is conducting motorsport/vehicular activities, they must provide a copy of their public liability insurance confirming cover for negligence associated with those activities. A standard public liability policy is unlikely to provide indemnity for legal liability incurred as a result of participation in motorsport activities, hence the importance of ensuring that the third party involved has appropriate insurance protection in place.

Please note, the CAMS National Insurance Program **does** extend cover to contracted individuals who are acting as an official within a CAMS Permitted Event.

### Q2 What is the insurer's definition of authorised official?

An authorised official is a person whose duty it shall be to direct and control event activities under a CAMS Permit and may include stewards of the meeting, chief observer, clerk or director of the course, secretary of the meeting, medical officers, fire officers, time keepers, chief scrutineer, scrutineers and machine examiners, observers, spectator area marshals, marshal zone security officials, flag marshals, judges, handicappers, starters and such other officials/volunteers as the organisers, CAMS may deem necessary.

They shall be termed officials and/or volunteers and may have assistants to whom any of their duties may be delegated. An official/volunteer may also be an individual person who places him/herself at the disposal of the event organiser for the purpose of assisting in the conduct of an authorised CAMS permitted motor sport event.

### Q3 Does the Public Liability Insurance meet the requirements that property owners such as councils may require as part of their lease agreement?

The intention of the CAMS Liability policy is to indemnify all Property Owners whilst their Property is being used for a Permitted CAMS event in respect to any claims arising directly from the Motorsport Activity occurring on the Property Owners land.

Please contact the CAMS Permit department if you have been asked to provide a Certificate of Insurance noting the interests of the property owner and/or Government/Council.

# Confederation of Australian Motor Sport LTD

## Insurance Handbook

### Q4 Does the liability policy cover us for club social / non-motor sport activities?

The public liability section covers liability resulting from non-motor sport activities such as, but not limited to, committee and club meetings, social gatherings, fund raising activities, working bees and the like. However, some club activities may require a CAMS Permit.

Affiliated Clubs are covered by the CAMS Insurance Program where:

- Only club members are participating in the activity;
- A CAMS Permit (event or social permit) is **NOT** required; and
- The activity does not involve the general public.

Contact the CAMS Permit department regarding social permits required for certain activities. A permit is not required for club meetings or working bees.

### Q5 Are we covered for third party property damage?

The public liability coverage extends to insure all CAMS Affiliated Clubs and CAMS Permit Holders should a third party accuse the CAMS Club or Permit Holder of negligence resulting in property damage.

For example, a fence is damaged during a rally event and the owner of the fence sends a letter demanding the cost of the fence be paid for by the Permit Holder. In this case, the Permit Holder should complete a Public Liability claim form including a copy of all correspondence and incident reports.

Please note, the excess for all Public Liability claims is \$10,000. Please contact Gallagher or CAMS for further information regarding below excess claims.



## CLAIMS

The CAMS National Insurance Program provides two key insurance policies:

- **Public Liability Insurance**
- **Personal Accident Insurance**

These policies provide different coverage for different purposes. Therefore, there are different requirements for lodging claims for each policy.

If an incident occurs at your club or event that results in property damage or injury, please follow the procedures below to ensure the insurance claim is managed effectively.

### Public Liability Claims

If you have received a letter of demand or legal writ from a third party who is accusing you of causing their loss, you must notify the insurer by completing a Public Liability Claim Form.

A letter of demand or writ is a document from a third party who is demanding that you make payment for or is accusing you of causing their financial loss for property damage or injury costs.

In general, the third party does not need to prove negligence for you to lodge a claim. Once an accusation of negligence has been made (via the letter of demand or writ) you should follow the steps below to lodge a formal Public Liability Claim with the CAMS Insurer.

Please note, third parties are not insured by the CAMS Insurance Program and therefore are not eligible to lodge a claim directly.

#### When an incident occurs...

When an incident occurs that results in property damage or injury to a third party:

- Do not admit any liability
- Do not promise that the CAMS insurance will or will not compensate them for any aspect of their loss
- Do not enter into any correspondence with any third party without prior written consent of the CAMS insurance provider
- Obtain a copy of all incident reports relating to the incident

#### If you receive a letter of demand or writ...

- Do not admit any liability
- Do not promise that the CAMS insurance will or will not compensate them for any aspect of their loss
- Do not enter into any correspondence with any third party without prior written consent of the CAMS insurance provider
- Obtain a copy of all incident reports relating to the incident
- Obtain a copy of all correspondence relating to the incident

### How do I make a liability claim?

It is essential that you notify Gallagher Sport immediately on 1800 931 129 of any potential claim. We will then provide you with advice as how to proceed.

# Confederation of Australian Motor Sport LTD

## Insurance Handbook

### Personal Accident Claims

The CAMS Personal Accident Policy includes cover for:

- CAMS License Holders (i.e. drivers, co-drivers);
- CAMS Authorised Officials (representing CAMS);
- CAMS Accredited Media (as approved by CAMS);
- Passengers in CAMS non-competitive vehicles; and
- Official volunteers at CAMS Permitted events

If an insured individual (as noted above) suffers an injury during a CAMS Permitted Event, they should follow the steps below to commence a Personal Accident Claim.

#### Who should complete a CAMS personal accident claim?

- You are an insured individual (i.e. you fall within one of the Insured Persons categories of the CAMS Personal Accident Policy); **AND**
- You were injured during a CAMS Permitted Event; **AND**
- You are likely to incur or have incurred financial losses due to:
  - Non-Medicare Medical Costs – costs that not listed on the Medicare Benefits Schedule; **AND/OR**
  - Loss of Income – if you are off work for more than 7 days due to the injury sustained

#### What is covered?

- Lump Sum Benefits to maximum \$100,000
- Weekly Benefits 85% of weekly income to maximum \$900 per week (7 day waiting period)
- Personal Wellbeing 100% of non-Medicare medical costs to maximum \$2,000
- Emergency Transport to maximum of \$30,000

Please refer to the policy documentation provided within this resource and/or provided via [sport.ajg.com.au](http://sport.ajg.com.au)

#### What is not covered?

- Any medical treatment that is listed on the Medicare Benefits Schedule (i.e. any medical treatment that has a Medicare Item Number on your invoice/receipt);
- The Medicare Gap (i.e. the difference between your doctor's bill and your Medicare rebate is known as the Medicare Gap and is unable to be covered by this general insurance product – see below); and
- Any costs associated with injuries sustained at events that were not conducted under a CAMS Permit.

Please refer to the policy documentation provided within this resource and/or provided via [sport.ajg.com.au](http://sport.ajg.com.au)

**Please note:** The Health Insurance Act 1973 (Cth) prohibits general insurers from covering any item listed within the Medicare Benefits Schedule (MBS). For further information, please refer to our web site or visit [www.medicare.gov.au](http://www.medicare.gov.au)

## How do I make a claim?

To make a claim for injury, you will need to take the following steps within 30 days of the injury occurring:

### Step 1:

Obtain a claim form from Gallagher by calling **1800 931 129** or download by visiting **[sport.ajg.com.au/make-a-claim](http://sport.ajg.com.au/make-a-claim)**.

### Step 2:

Arrange for your doctor to complete the 'Medical Statement' section of the claim form.

### Step 3:

Arrange for your club President, Treasurer or Secretary to complete 'The Club's Declaration' section of the claim form. If claiming loss of income, you will need your employer complete 'The Member's Employment Details' section of the claim form.

### Step 4:

Return the completed claim form to Gallagher via:

Email: **[sport@ajg.com.au](mailto:sport@ajg.com.au)** or by post to:

Gallagher Sporting Claims,  
GPO Box 1898, North Sydney  
NSW 2060.

# Confederation of Australian Motor Sport LTD

## Insurance Handbook

### ADDITIONAL INSURANCE OPTIONS

Gallagher and CAMS have developed a range of additional insurance products and services to meet the needs of CAMS clubs, members and associated organisations. Gallagher have built a sound reputation as motor sport risk experts with the capacity to build tailored insurance programs for associated motor sport risks.

The following types (or classes) of insurance are available to all CAMS members as well as related motor sport organisations. The following insurance policies **ARE NOT** included automatically within the CAMS National Insurance Program. These covers must be purchased separately via Gallagher Sport.

Although this list is not exhaustive and does not include all types of insurance classes offered to CAMS members by Gallagher Sport, these are common insurance policies within motor sport and the broader sporting community.

Some insurances may not be relevant to your operation or activities, or for various reasons the cost may make them prohibitive. However, each risk should still be considered and you should make your own decisions on how to manage that risk.

Should any changes occur to your business and/or operations please ensure we are notified so that we have the opportunity to assess the impact of the changes on your insurance requirements and inform your insurer where necessary. Unless we hear from you we shall assume you do not require any further review or information regarding these risks at this time.

### Optional insurance policies for cams members

Optional Cover	Description
Management Liability Insurance (Directors and Officers):	Protection for clubs/associations including Directors & Officers Liability, Employment Practices Liability, Employee Theft, etc. (refer to APPENDIX 2: MANAGEMENT LIABILITY INSURANCE)
Race vehicles and trailer insurance (Static & Transit):	Tailored protection against damage and/or theft for race vehicles, trailers, tools/equipment and uniforms garaged, in pits and in transit (Please refer to APPENDIX 3: RACE VEHICLE AND EQUIPMENT INSURANCE).
Travel insurance:	Personal insurance protection whilst travelling interstate or internationally for motorsport activities (Please contact Gallagher Sport for further information).
Club property insurance (Smart Protect):	Tailored protection against damage and/or theft for buildings, property and equipment owned by clubs/associations (Please refer to APPENDIX 4: CLUB PROPERTY INSURANCE)
Public Liability for Non-CAMS races/activities:	Protection against allegations of negligence whilst conducting activities that are <b>not covered</b> by the CAMS National Insurance Program (Please contact Gallagher Sport for further information)

## IMPORTANT INFORMATION

### The duty of disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer.

### Non-disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

**Please note:** The disclosure is especially important in matters relating to the physical risk, past claims, cancellations of insurance covers, the imposition of increased premiums etc. and any matters that might affect the acceptance of the risk (such as insolvency or criminal convictions). Your duty of disclosure must be taken seriously as it may affect your right to claim. Disclosure is not limited to matters applying to the insured named in the policy but includes other past businesses or private insurances.

### The average clause (under insurance)

Many policies contain a co-insurance (or average) provision whereby you may be required to bear a rateable proportion of the loss in the event that the sum insured is less than the value of the insured property at the commencement of the insurance. Sums insured should be such as to ensure you are not penalised by this provision.

### Hold harmless agreements

You will prejudice your rights of a claim if, without prior agreement from your insurer, you make any agreement that may prevent the insurer from recovering the loss from a third party. These 'hold harmless' clauses are often found in leases, in maintenance or supply contracts (e.g. from burglar alarm or fire protection installers), building or repair contracts and sales agreements. If you are in doubt consult us. This notification requirement applies to all Property insurances and also to Public Liability insurance. It has a special connotation in Products Liability where you must not without the insurer's agreement, indemnify or hold a supplier harmless.

### Insuring the interest of other parties

If you require the interest of any additional parties to be covered you **MUST** request this. Most policy conditions will exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is properly noted on the policy.

### Utmost good faith

Insurance contracts are subject to the doctrine of Utmost good faith and this is part of the law. Both parties must strictly adhere to Utmost Good Faith and if you fail to do so, you may prejudice any claim.



# Confederation of Australian Motor Sport LTD

## Insurance Handbook

### Change of risk or circumstances

It is our duty as brokers to give you sound professional advice, but that advice can only be sound and valid if we are kept properly informed of changes and developments to your business or circumstances. It is imperative you advise us of location changes, of new business activities, radical departure from your normal form of business or change in products as such have a tremendous bearing on the adequacy of your insurance program.

Your insurers have assessed and accepted your risks on the basis of information given – any variation of those details could lead to an uninsured loss if they are not disclosed. For example, an insurer may well accept an engineering risk but no longer give cover if a woodworking activity is entered into

In Liability insurance, underwriters must be informed if the nature of your business changes and, specifically in Products Liability, if your product range changes or you are involved in products not previously made known to underwriters.

In Personal Accident insurance, a change in occupation could prejudice your cover. In order to ensure proper protection, please consult with us if you are in doubt as to whether an insurer should or should not be told of certain changes.

We would rather give you the extra service by answering those queries, than allow you to take the risk of losing your proper protection under your insurance policies.

### Notice regarding this resource

The following points should be applied at all times:

1. This manual provides a summary of cover only and does not replace, take precedence or form part of the insurance contracts arranged by us on your behalf. The insurance contracts, which are held by CAMS, provide details of the insurance terms, conditions and exclusions.
2. This manual is not intended to be a complete or exact guide to terms, conditions, warranties and exclusions of your insurance contracts.
3. These can only be determined by studying the policy documents. This manual is intended to give you a broad working knowledge of the covers in place.
4. This manual is not to be construed as legal evidence of insurance.
5. It is essential that you comply with all relevant laws, by-laws and regulations. You must take all due and reasonable precautions to prevent or mitigate losses, acting as though you were uninsured. Failure to do so may prejudice your rights and entitlements under your various insurance policies. Please do not hesitate to contact us should any assistance be required.



## Appendices

# Confederation of Australian Motor Sport LTD Insurance Handbook

## APPENDICES

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## APPENDIX 1: CERTIFICATE OF CURRENCY

The following document is known as the CAMS Public Liability Certificate of Currency and may be used as evidence of insurance confirmation. Should you require specific notation on the Certificate of Currency (including Interested Parties, Property Owners, Permit Holders, etc), please contact the CAMS Permit Office [permits@cams.com.au](mailto:permits@cams.com.au)

### CERTIFICATE OF CURRENCY

**Public and Products Liability including  
Professional Indemnity Insurance**



This is to certify the insurance policy detailed below is current and in force.

<b>Policy Number:</b>	SPL151634
<b>Insured:</b>	Confederation of Australian Motor Sport Ltd (CAMS) and all controlled and related entities.
<b>Coverage:</b>	Section 1: Public and Products Liability Section 2: Professional Indemnity
<b>Period of Insurance:</b>	From 16:00 hours on 1 December 2017 To 16:00 hours on 31 December 2018
<b>Interest Insured:</b>	<b>Section 1 – Public and/or Products Liability</b> Legal Liability to third parties for Personal Injury and/or Property Damage occurring during the period of insurance and arising in connection with the Insured's business or products:  <b>Section 2 – Professional Indemnity</b> Legal Liability for claims first made against the Insured and reported to the Insurers during the period of insurance arising from a breach of professional duty in the conduct of the Insured's business.
<b>Limit of Indemnity:</b>	<b>Section 1:</b> \$100,000,000 any one occurrence Deductible \$10,000 per claim  <b>Section 2:</b> \$10,000,000 any one occurrence and in the aggregate Deductible \$10,000 per claim
<b>Scope of events:</b>	Those activities as permitted or approved by CAMS, and any such additional events for which CAMS may elect to specifically notify to Underwriters, from time to time
<b>Insurers:</b>	Certain Underwriters at Lloyd's.

Subject to the Policy Wording, terms and conditions.

**Signed on behalf of Offshore Market Placements:**

  
6 December 2017

Please refer to [www.ajg.com.au/cams](http://www.ajg.com.au/cams) for a Policy Schedule and Insurance Information

# Confederation of Australian Motor Sport LTD

## Insurance Handbook

### APPENDIX 2: MANAGEMENT LIABILITY INSURANCE

Risks are inherent in all areas of running a club or association. Directors and officers understand that they may on occasion find themselves the subject of a legal claim.

Management Liability insurance protects the association, the individual directors and its officers who undertake these vital roles within the organisation, insuring them against claims that may arise from within or external to the association.

Management Liability Insurance, including Directors and Officers cover, can be accessed by CAMS members as an additional insurance policy via Gallagher Sport.

#### What is Management Liability Insurance?

Management Liability insurance protects insured associations and their directors and officers against claims arising from the management of the organisation.

Management Liability insurance bundles a variety of different insurance covers which could otherwise be bought separately. It's only available for certain entities, such as private companies and not-for-profit organisations.

Management Liability Insurance provides additional cover to your association including, but not limited to, the following areas:

Insurance area	Description
Directors' & Officers' (D&O) Liability Insurance	This protects an association and/or its directors and officers (such as senior managers) from claims arising out of any decisions and actions of those directors and officers while carrying out their duties
Employment Practices Liability Insurance (EPL)	This protects businesses against claims for unfair dismissal, sexual harassment, discrimination (age, racial, sexual, religious) and other employment-related incidents
Statutory Liability Insurance	This protects businesses against claims for breaches of legal provisions which attract fines and/or penalties, such as breaches of work health and safety laws, privacy laws and therapeutic goods legislation
Crime Insurance	This protects businesses against fraud and dishonesty by employees and third parties (that is, anyone other than the insurer and the insured)
Tax Audit cover	This protects businesses against the cost of responding to unexpected tax audits, most commonly a tax audit by the Australian Taxation Office

## What is the CAMS Management Liability Optional Insurance?

Gallagher Sport, supported by CAMS, has established an optional insurance program that provides access to Management Liability insurance for CAMS affiliated clubs. Clubs must purchase this cover directly with Gallagher Sport.

This tailored Management Liability package includes the following covers:

- Directors and Officers (D&O) cover
- Association Reimbursement cover
- Entity cover for the organisation
- Employment Practices liability cover
- Fidelity cover up to \$50,000
- Tax investigation cover up to \$500,000
- Fines and Penalties cover up to \$500,000 for specific types of penalties
- Cover for the association and non profit organisations volunteers'
- Automatic Reinstatement of policy limit in the event of a claim
- Automatic continuous cover

*The limit of indemnity under the policy is \$5,000,000 any one claim. The combined maximum aggregate limit for all insureds/coverages is \$10,000,000. A costs inclusive excess of up to \$5,000 applies.*

## How to obtain this additional cover

This optional Management Liability insurance must be purchased directly through Gallagher Sport.

Due to the number of CAMS affiliated clubs and therefore the potential for pooling premiums, the cost of this policy has been substantially reduced as compared to the cost involved with each club arranging its own cover.

Premiums will be calculated on the basis of individual club turnover as follows:

Turnover	Base Premium (Excl. GST, Stamp Duty and fees)
Up to \$100,000	\$440*
Over \$100,000 up to \$300,000	\$572*
Over \$300,000 up to \$1,000,000	\$770*
Over \$1,000,000 up to \$2,000,000	\$1210*
Over \$2,000,000	Refer to insurer

**Please note:** The premium calculations above are based on 12 months cover. This policy has a common expiry date and therefore a pro-rata calculation is applied for any policy purchased within the 12 month policy period.

**\*In addition to the base premium, the following charges apply:**

- GST 10%
- Stamp Duty: Varies state by state, typically 9-11%
- Broker Fee: \$55 (Incl. GST)

To apply for the CAMS Optional Management Liability Insurance please complete the simple proposal form on the following pages.

You will need to confirm your annual turnover to calculate an annual premium. You may be required to provide a copy of the last 2 years financial reports (such as Annual Reports).

If you require any assistance with your application please do not hesitate to contact Gallagher Sport.

# Confederation of Australian Motor Sport LTD

## Insurance Handbook

### Management Liability application form

To apply for Management Liability Insurance please complete the following application form. If you require additional information regarding scope of cover and premium options, please refer to [sport.ajg.com.au/cams](http://sport.ajg.com.au/cams)

#### 1. Club/Association Details

Full legal name of the Association as well as any unincorporated business or trading names, and full address details:

Club/association name:

Address:

Contact Person:

Phone:

Email:

ABN:

#### 2. Insurance Period

From (DD/MM/YYYY):

/

/

To (DD/MM/YYYY):

/

/

#### 3. Stamp Duty

Are you stamp duty exempt?

☐ Yes

☐ No

If **YES** please provide stamp duty exemption certificate and Qualifying Use statement

If **NO** please provide the percentage split of your income per state BELOW

NSW:	%	VIC:	%	QLD:	%	SA:	%	NT	%
WA:	%	ACT:	%	TAS:	%	O/SEAS:	%	Total:	%



#### 4. Entity Details

Is the Association an incorporated entity?

☐ Yes ☐ No

If **YES** under what legislation is it incorporated?

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Is the Association a subsidiary of another entity?

☐ Yes ☐ No

If **YES** please state name of the ultimate holding company

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At any time in the past, has any claim been made against the Association or any Office Bearers, Executive Staff, Sub-committee members, employees of the Association?

☐ Yes ☐ No

If **YES** please provide details

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Are there any circumstances not already notified to insurers which may give rise to a claim against the Corporation, or any Office Bearer, Executive Staff, Sub-committee members, employees of the Association?

☐ Yes ☐ No

If **YES** please provide details

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Has any director or executive officer of the Association been declared bankrupt or entered into a deed of assignment, composition or a scheme of arrangement with creditors?

☐ Yes ☐ No

If **YES** please provide details

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Has any director or executive officer of the Association been a director of an organisation placed in administration, a scheme or arrangement, receivership, liquidation or provisional liquidation?

☐ Yes ☐ No

If **YES** please provide details

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# Confederation of Australian Motor Sport LTD

## Insurance Handbook

### 4. Nature of business

State fully the nature of any professional services offered by or on behalf of the Association (please provide copies of any brochures or other documentation which may assist the insurers/underwriters in gaining a better appreciation of the risk being proposed).

### 5. Annual Turnover

What is the annual turnover of the organisation?

\$

Please provide the last two years' financial reports (Profit and Loss and Balance Sheet) of your organisation. An Annual Report will usually contain these details.

### 6. Declaration

I/We hereby declare that:

- My/Our attention has been drawn to the Important Notice accompanying this Proposal form and further I/ we have read the Important Notices carefully and acknowledge my/our understanding of their content by my/our signature/s below.
- The above statements are true, and I/we have not suppressed or mis-stated any facts and should any information given by me/us alter between the date of this Proposal form and the inception date of the insurance to which this Proposal relates I/we shall give immediately notice thereof.
- I/We authorise the insurer/underwriter to collect or disclose any personal information relating to this insurance to/from any other insurers or insurance reference service. Where I/we have provided information about another individual (for example, an employee, or client), I/We declare that the individual has been or will be made aware of that fact and the section in the Policy on 'The way we handle your personal information'.
- I/We also confirm that the undersigned is/are authorised to act for and on behalf of all persons who may be entitled to indemnity under any policy which may be issued pursuant to this Proposal form and I/we complete this Proposal form on their behalf.
- I/We understand that the cover provided by the proposed policy is a group policy with shared limits of indemnity across all CAMS Affiliated Clubs that elect to insure under the policy.

To be signed by Chairman/President/Managing Director/Principal of the organisation nominated on this form.

Signature:

Print Name:

Position/Title within Organisation

Date:                    /                    /

## Association liability important notice

Please read and retain in your file.

The proposed insurance is issued on a 'claims made' basis. This means that the policy responds to:-

1. claims first made against the insured during the policy period and notified to the insurer/underwriter during that policy period, providing that the insured was not aware, at any time prior to the policy inception, of circumstances which would have alerted a reasonable person in the insured's position that a claim may be made against the insured; and
2. 'claims circumstances' notified pursuant to Section 40 (3) of the Insurance Contracts Act which states: 'where the insured gave notice in writing to the insurer of facts that might give rise to a claim against the insured as soon as was reasonably practicable after the insured became aware of those facts but before the insurance cover provided by the contract expired, the insurer is not relieved of liability under the contract in respect of the claim, when made, by reason only that it was made after the expiration of the period of insurance cover provided by the contract'.

After policy expiry, no new claims can be made on the expired policy even though the event giving rise to the claim may have occurred during the policy period.

If during the policy period you become aware of circumstances which a reasonable person in your position would consider may give rise to a claim, and which you fail to notify to us during the policy period, we may not cover you under a subsequent policy for any claim which arises from these circumstances.

When completing the proposal you are obliged to report and provide full details of all circumstances of which you are aware and which a reasonable person in your position would consider may give rise to a claim.

It is important that you make proper disclosure (see Duty of Disclosure, below) so that your cover under any new policy with us is not compromised.

Pursuant to the Insurance Contracts Act your duty to disclose all relevant information is set out below.

## Duty of Disclosure

Before entering into a contract of general insurance, you have a duty, under the Insurance Contracts Act, to disclose to us every matter that you are aware of, or could reasonably be expected to be aware of, that is relevant to our decision about insuring you and if so, on what terms. You have the same duty to disclose these matters to us before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of matter –

- that diminishes the risk to be undertaken by us;
- that is of common knowledge;
- that we know or, in the ordinary course of our business, ought to know;
- as to which compliance with your duty is waived by us.

You should note that your duty continues after the proposal form has been completed until the policy is entered into, i.e. until the date we receive instructions to bind cover.

## Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim or may cancel the policy. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning. It is therefore vital that you enquire of all entities comprising the insured, including senior staff, before completing the proposal form and before you sign any declaration confirming no change in the information disclosed.

# Confederation of Australian Motor Sport LTD

## Insurance Handbook

### **Retroactive Liability**

The proposed insurance may be limited by a retroactive date either stated in the schedule or endorsed onto the policy. Where the retroactive cover provided by the proposed policy is subject to such a date, then the policy does not cover any claim arising from actual or alleged act, error, omission or conduct occurring prior to such retroactive date.

### **Average Provision**

One of the insuring provisions of the proposed insurance may provide that where the amount required to dispose of a claim exceeds the limit of the sum insured in the policy then the insurer/underwriter shall be liable only for a proportion of the total costs and expenses. This shall be the same proportion of the total expenses as the policy limit bears to the total amount required to dispose of the claim.

### **Surrender of Waiver of any Right of Contribution or Indemnity**

If another person or company is liable to compensate you or hold you harmless for part or all of any loss or damage otherwise covered by our policy, but you agree with that person or company (either before or after the inception of our policy) that you would not seek to recover any loss or damage from them, we will not cover you for this loss or damage.

### **Intermediary Acting as an Agent of Insurer**

In effecting this insurance the intermediary will be acting under an authority given to it by the insurer and the intermediary will be effecting the contract as agent of the insurer and not the insured.

## APPENDIX 3: RACE VEHICLE AND EQUIPMENT INSURANCE

For CAMS members, Gallagher provides additional insurance to cover your race vehicle, trailer and equipment whilst it is static and in transit (to or from events). This cover extends to cover losses from fire, flood, overturning, collision and theft of your race vehicle, trailer and/or equipment.

Options for coverage include:

### **Prime Movers / Transport Vehicles**

- Accidental damage
- Hire vehicle following theft
- Sea transportation
- Vehicle retrieval expenses
- Removal of debris and clean up costs
- Emergency repairs
- Lease pay out up to 115%

### **Trailers / Transporters**

- Accidental damage
- Emergency repair costs
- Retrieval expenses
- Sea transportation
- Lease pay out up to 115%

### **Race Vehicles, Tools, Spare Parts and Equipment**

- Accidental damage cover
- Automatic cover for exhibitions, displays and demonstrations
- Removal of debris and clean up costs
- Replacement of trailer contents (up to 24 months – excluding tools)
- Costs of transporting your trailer contents back to your home or place of business

# Confederation of Australian Motor Sport LTD Insurance Handbook

## STATIC/TRANSIT INSURANCE – QUICK QUOTE FORM

To obtain a quick quote for Static and Transit Insurance please complete the following form. If you require additional information regarding scope of cover and premium options, please refer to [sport.ajg.com.au/cams](http://sport.ajg.com.au/cams)

### 1. Your Details

Your Full Name (First and Last):

Garaged address (suburb, postcode and state):

Phone:

Email:

### 2. Items to be insured

	Year	Make	Model	Total Value
Prime Mover				\$
Trailer/Transporter				\$
Race Vehicle				\$
Tools/Parts				\$
Equipment				\$

### 3. Associated Risk

Have you had any claims in the last 5 years?

☐ Yes ☐ No

If **YES** please provide details

Please describe how the insured items are stored and secured when at normal garaged location:

Example: Locked in garage

## APPENDIX 4: CLUB PROPERTY INSURANCE

For CAMS members, Gallagher provides additional insurance that can cover your club's property, contents and buildings (if applicable). Our "Smart Protect" product, which is backed by QBE, provides a range of benefits including:

- Easy application process
- Easy renewal process
- Exclusive contents safety net
- Monthly (interest-free) payment instalments
- Competitive pricing/premiums
- Exclusive business income protection cover

### Smart Protect Coverage

- Fire and defined events
- Theft
- Money
- Glass
- Machinery and electronic equipment breakdown
- Restoration of computer data
- Electronic equipment increase in cost of working
- Deterioration of stock
- Portable and valuable items
- Business income protection
- Legal liability
- Commercial Motor
- Employment practices liability
- Employee dishonesty
- Transi
- Tax Audit
- Statutory liability

**Note:** Gallagher's Smart Protect Policy provides cover for replacement value up to \$1,000,000 for contents and stock (replacement value for content and cost of replacement for stock). Where the declared value of your contents is less than \$1,000,000 at the commencement of the period of insurance, and at the time any loss occurs the replacement value of any contents is greater than the declared value, then for the purposes of any claim we will substitute the declared value of your contents with the replacement value. For the purposes of this benefit, the following provisions apply:

- If replacement value is greater than \$1,000,000, a maximum substitution of \$1,000,000 will apply.
- Under insurance clause does not apply
- Material variance in declared contents value must be notified to the insurer





**1800 931 129**  
**sport@ajg.com.au**



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