

CAMS NATIONAL INSURANCE PROGRAM 2018/2019

Affiliated car clubs

Please note: the following information is an excerpt from the cams national insurance program handbook – available via sport.ajg.com.au

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

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

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.

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

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.