

CAMS NATIONAL INSURANCE PROGRAM 2018/2019

Program overview

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

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.ajg.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
- Permit Holders
- Track Licence Holders
- Sporting Car Clubs
- Licence Holders
- Officials and Volunteers

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.

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** (Association 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.

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.