



THE BUSH CLUB INC.

Insurance Policies and Procedures

The Bush Club has three insurance policies, a Public Liability policy, an Associations Liability Policy and a Personal Accident policy.

Public Liability policy

This is in place to provide some financial protection to The Bush Club Inc., including its leaders, members, prospective members and guests who may find themselves facing legal action in relation to the duty of care when reasonably managing risks and notifying participants of the risks associated with a Bush Club activity.

Associations Liability policy

The Bushwalking Australia Associations Liability policy protects office bearers, committee members and general members of the club from being personally pursued for 'wrongful acts' that lead to claims against either the club, the member/office bearer personally, or both. The cost of this policy is met from Bushwalking Australia annual affiliation fees.

Personal Accident policy

This is in place to insure members, prospective members and guests who suffer a loss during, or on the way to or from, a club activity. A claimant against the Personal Accident policy may seek compensation for a financial loss (e.g. certain medical and physiotherapy expenses, medical evacuation costs etc.) and/or a physical loss (e.g. loss of limbs, eyesight etc., or loss of life).

Members should be aware that initially claims for reimbursement should be made to Medicare (if appropriate), private health insurance (if cover is in place), and Compulsory Third Party Personal Injury Insurance, aka CTP Greenslip Insurance (if appropriate), before claiming against the club's Personal Accident insurance policy.

Personal Accident Insurance Claims

To be covered by insurance all bush walks conducted under the auspices of the Bush Club must either be listed on the regular Bush Club or Short Notice Programs, or be an authorised recce. For any other unpublished change contact with the Walks Secretary or a committee member must be made prior to the walk commencing in order to ensure insurance coverage.

Four members (including the leader and approved guests) are required for insurance cover to be valid for programmed walks. For recces and joint walks, see below.

If an incident or accident occurs on a Bush Club activity the procedure to follow is:

What the injured person must do

- Notify the leader on the same day, ideally during the walk itself
- Fill out the claim form, asking a witness to the accident to fill out the witness section (see <http://www.bushwalkingaustralia.org/insurance/claims-and-enquiries> or obtain it from the Insurance Officer). Note that although a witness statement needs to be entered on the claim form the witness is not required to sign. Therefore, the Club Incident Report is sufficient to attach to a claim form. Send the completed claim form and copies of the receipts directly to the insurance



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broker within 90 days of the incident. There is no need to wait for all payments to be finalised before submitting the claim as subsequent amounts can be claimed later.

- Keep the originals of the receipts.
- Notify the Insurance Officer when the claim is paid, or request assistance with an unpaid claim

What the leader must do

- Report the incident to the Walks Secretary, either on the Walk Report form or email (for a minor incident) or on a separate Incident Report Form (see <https://www.thebushclub.org.au/pdf/IncidentReportForm.pdf>) for an incident requiring professional medical attention. If submitting the Walk Report online, click on the appropriate incident or accident button which opens further input boxes to report the incident.

What the Walks Secretary must do

Notify the Insurance Officer of all minor or major incidents. Incidents on Walk Reports submitted online will be automatically notified to the Insurance Officer.

What the Insurance Officer must do

- Record all minor and major incidents on the incident register
- Provide the injured person with information about what is claimable, and then, if there are claimable expenses, give the injured person a claim form and provide assistance in completing it if required
- Report incidents to the Committee so that the Committee can consider how such incidents can be reduced in future

Insurance for Recce Trips

Any less than 4 members and/or prospectives is not an official Bush Club activity and will not be covered by club insurance. However, two or more people will be covered by insurance on a recce provided they contact the Walks Secretary prior to the event. An email is the preferred method of contact to provide a written record of the contact.

An advertised walk, if it proceeds with less than 4 participants, cannot be classified as recce for insurance purposes. Our procedures require a recce to be notified to AND APPROVED in advance by the Walks Secretary. However, if a leader finds there are less than 4 participants on a walk and decides to do a **different** walk as a recce, they should phone the Walks Secretary and if they receive approval straight away they can continue to do a recce instead of the scheduled walk.

Insurance for Joint Walks

Joint walks can be listed on the Bush Club program, but only if they are held in conjunction with another club that is affiliated with the Confederation of Bushwalking Clubs and holds appropriate insurances. If this is not the case, the activity cannot be listed as a Bush Club event. Check Clubs' affiliation at <https://www.bushwalkingnsw.org.au/clubs-location/>. Note also that some clubs elect to NOT take out the Bushwalking Australia insurance. Check at <http://www.bushwalkingnsw.org.au/insurance/>.



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Where there are less than 4 Bush Club members and guests on a joint walk, but at least 4 walkers in total on the walk, then the Bush Club walkers will still be covered by insurance. The leader may choose which club acts as a host club, and if the chosen club is other than the Bush Club, then if there are less than 4 Bush Club walkers, they are deemed to be “temporary members” of the host club for insurance purposes.

Insurance for Bush Club Overseas Walks

There are two types of overseas trips; those organised and led by our members and commercial trips that are organised by club members.

Members participating in trips organised and led by the club must have their own travel insurance. These trips are Bush Club activities.

Commercial trips, whether overseas or within Australia, organised by club members are not Bush Club activities. These activities will have a Bush Club disclaimer. The insurance arrangements for these trips will be determined by the commercial organiser.

Members need to read the fine print of any commercial policy, e.g. Insure and Go has an exclusion whereby leaders of groups’ trips aren't covered for Public Liability.

Overseas walks - Personal Accident insurance coverage

Bushwalking Australia’s personal accident insurance coverage is limited to Australia and NZ.

Other Information

For more information on Ambulances, read the Ambulance FAQs.

Please see the Contact Us page for the email address of the Club's Insurance Officer and Walks Secretary.

If you are interested in reading in detail our insurance policies, they are on the Bushwalking Australia website here: <http://www.bushwalkingaustralia.org/insurance>

Certificate of Currency

Leaders can download the Certificate of Currency of the Public Liability, which leaders may be required to show if they are walking on private property. This is available on the website at: <https://www.thebushclub.org.au/pdf/The%20Bush%20Club%20Inc.%20-%20Standard%20COC.pdf>

Issues affecting Bush Club insurance

Walking in restricted areas

Walkers and leaders are reminded of The Bush Club’s position in relation to access.

- The club respects the rights of the owners of private properties and it respects the decisions made by professional managers of public lands. This position is consistent with the values of the club and the Bushwalkers’ Code of the Confederation of Bushwalking Clubs (of which we are a member club).
- Walkers and leaders participating in Bush Club activities should not enter a park if it closed and should not walk on tracks that are closed, nor should they enter land where access is permanently restricted, such as water catchment areas and Department of Defence and other Commonwealth lands.



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- Any fines and penalties incurred are the responsibility of the individual walker.

The cover provided by most insurance policies can be reduced or nullified by unlawful activities. The club has received advice from Confederation that if an act is illegal, any amount payable under the club's Public Liability policy would be substantially reduced, possibly to zero, and in relation to the club's Personal Accident policy, nothing would be payable.

Up-to-date NPWS track closures can be found at [NPWS Fire and track closures](#). This page has links to the [RFS](#) page as well.