

Are Exploratory Walks, Pre-Walks or Recce Walks covered by the policies?

The policies cover club activities (the type of activity must be one that is covered by the policies – see below), so for an activity to be covered it must be known to the club. The minimum requirement would be that a club officer bearer or committee member is advised of the details and these are retained in club records.

What activities are/are not covered?**Activities Covered:**

- Bushwalking Cycling Liloing Swimming Rafting /Boating Abseiling
- Snow Skiing Caving Canoeing /Kayaking
- Track /Hut – Construction and /or Maintenance
- Canyoning (both including & excluding abseiling)
- Alpine Walking (both Summer and Winter)
- Leadership training and other related instructions
- Rock Scurrying and use of hand held ropes as part of a bushwalk
- Orienteering / Rogaining Social activities

Activities not covered by either policy are:

- Overseas trips (except New Zealand)
- Rock climbing (other than as specified above)
- Water Skiing
- Activities not included in the table above

Is there an age limit on walkers?

BW Australia advises “Out of pocket expenses where no loss of income claim is made up to 80% of expenses up to 52 weeks for those aged up to 84 and 26 weeks for those aged 85 to 94.” (See also *Insurance Summaries from BA*)

Are journeys to and from walks covered?

The Policy Document apparently covers uninterrupted travel to and from Bushwalks. *(I can't find reference to travel to and from in the PDocs JP 16 July 2014)*

“Looking at the policy wording, it seems we are only covered for "uninterrupted" journeys. On many of our walks, we all meet at a specified point and then form a Car Pool to continue on to the walk start point. In effect, these cases are "interrupted" but it is felt that cover should be provided to include the "car pooling" journeys TO & FROM the starting point.” - *Maurice to BA*

Additionally – “I appreciate that the policy wording talks about uninterrupted trips but I have raised this issue previously with the Insurer and they advised that in their view cover commences from the time the member leaves their place of residence until they return home. So even though people might be driving to a central point to car pool they are covered. Where there would be an interruption to the journey for example might be a case where a walker sets out from home to meet other walkers then goes on a walk however instead of returning to their home they meet a friend for dinner on the way home. The journey would cease in this case when they get to the restaurant or wherever they are having dinner rather than continuing until they finally return home” - *Reply from Cameron Douglas Marsh Insurance Brokers*

What is the cover for a major Accident?

Insurance Summaries

Please find below summaries of the insurance policies. This document is intended as a guide only and does not in any way form part of the actual policy wording. Always refer to the policy schedule and policy wording for full details of the cover offered.

For the purposes of this article the words “You” and “Your” are defined as the bushwalking club, its members, employees and voluntary workers.

Personal Accident Insurance

Personal Accident Insurance (PA) is designed to cover some, not all, of the costs incurred should You suffer an injury whilst on a club sanctioned walk or activity.

The insurer for this policy is CGU Insurance and it is arranged through an underwriting agency called Accident and Health International who are specialists in this class of insurance.

There are several sections of the policy that provide different types of cover as follows:-

Lost Income

Where a member is an income earner and as a result of an injury they suffer a loss of income they can claim up to 80% of lost earnings up to a maximum of \$500 per week. There is a 7 day excess and a limit of 52 weeks for those aged up to 84 and 26 weeks for those aged 85 to 94.

Capital Benefits

If a member suffers a major injury, or worse, dies as a result of an accident on a club sanctioned activity, there is a capital benefit of up to \$50,000 available for those aged up to 84 and \$10,000 for those aged 85 to 94. The percentage of the total benefit depends on the severity of the injury and the full schedule of these benefits on page 7 of the policy on the BA website.

Additional Benefits

The policy also has a number of extra benefits in addition to the above such as:-

- Cover for Non Medicare expenses incurred up to 80% of actual expenses incurred and \$2,000 any one claim.
- Critical incident debriefing costs up to \$5,000 for witnesses to an accident that causes traumatic stress.
- Parental inconvenience allowance for parents of students if injured and incur expenses as a result subject to a maximum of \$250 per day and \$2,000 in total.
- Domestic help and student tutorial benefits of \$150 per week up to 52 weeks.
- Out of pocket expenses where no loss of income claim is made up to 80% of expenses up to 52 weeks for those aged up to 84 and 26 weeks for those aged 85 to 94.

Full details of the cover, including applicable excesses, is provided in the policy wordings on the BA website and you should refer to these for full details of cover.

If a member wishes to make a claim please contact Marsh on 1300 723810.

Note: Cover for Non Medicare expenses specifically excludes cover for the difference between what the medical practitioner charges and the Medicare rebate, this is commonly known as the Medicare Gap. The reason for this is that it is illegal for insurers to cover this gap.

For more info on BA Insurance and to see the Policy Documents,
go to the Bushwalking Australia Website is www.bushwalkingaustralia.org

on the BA website go to Insurance Tab				
↓				
1/ Insurance Overview	→→	Insurance Cover	→→	FAQ(15/3/14
2/ Accident Insurance	→→	Policy Documents		

Is a member of an affiliate club considered a temporary member (visitor) if they participate on an activity with another affiliate club?

For insurance purposes only, the answer is **no**, provided that the affiliate club is also covered under the insurance policies. The person will not be required to complete an *Acknowledgement of Risk form* as they should have done so at their own club.

If there is any doubt about whether the visitor’s club is an affiliate and/or covered by the insurance policies, this can be confirmed by the state peak body (i.e. Federation) or by the insurance broker.

While a person from another club may not be considered a visitor for insurance purposes, the host club may have other requirements that visitors must comply with.

And associated with the above

This from Bart:

Insurance Matters - Visiting club members from other areas

A member of a club from Queensland is visiting NSW and will be staying for some time in the area of a NSW club. She wants to go on trips organised by the NSW club, but fears she will run afoul of the three trips rule for visitors. The broker advises that provided she is covered at her own club for the same policies organised by Bushwalking Australia, and that she is only in NSW temporarily, she is not considered a visitor. The insurance from her Queensland club will cover her. However, he does advise that the NSW club minute this at the next meeting so that there is a record that this was considered and approved.

This rule will also apply for club members visiting from a different part of NSW

What excesses are applicable to a claim?

[Taken from Group Personal Accident Policy (Part of Policy Documents)]

Making A Claim and Your Excess

An excess may apply if you make a claim under this policy. An excess is the amount you pay when you make a claim. We may charge an excess depending on your age, occupation and the extent of cover chosen.

The amount of any excess will be shown on your placing schedule.

[Taken from the Placing Schedule]

Non-Medicare Expenses

Compensation for medical expenses shall be limited to 80% of expense incurred up to a total of \$3,000 and we will not be liable for the first One hundred (\$150) dollars of each and every claim.

Email reply below is also applicable.

[Email from Bushwalking Australia - Insurance 26/7/15]

Hi

If you go to the attached web page - under *Compensation Tables* it refers to an excess period - being 7 days.

The \$1,000 excess applies to the Public Liability policy.

http://www.bushwalkingaustralia.org/images/docos/Insurance/PA_Placing_schedule_2014-15.pdf

Regards

David Gordon

[Attached webpage reads]

“Compensation Table: Category Capital Benefits Weekly Benefits –

Injury Weekly Benefits - Illness Weekly Benefits Period Age Limit

- 50,000 80% of gross weekly earnings to a maximum of \$700 per week
(7 day excess period) Nil 52 Weeks 84
- 10,000 80% of gross weekly earnings to a maximum of \$700 per week
(7 day excess period) Nil 26 Weeks 85-95”