



Public and Products Liability

What cover is provided under this policy?

A summary of cover is provided below. More detailed information regarding this policy (including a copy of the policy wording) is available by contacting JLT on (02) 9290 8117.

Coverage Section	Coverage Limits	Example
General Public Liability	\$20,000,000 / \$1,000 Excess	Legal action against club for breached duty of care
Products Liability	\$20,000,000 / \$1,000 Excess	Legal action against club for sale of faulty products

This policy will cover you for your legal liability against claims made by a Third Party for personal injury and or property damage arising out of your clubs negligence (it must be proven negligence).

If a claim is made against you and your negligence is proven your club will be defended by the insurer and all contact with the Third Party will be made via the them.

What else is covered?

- ✓ Official Club Activities - Fundraising and social events
- ✓ First Aid Treatment - Excluding medical practitioners
- ✓ Tenant's Liability - Hiring or leasing a facility
- ✓ Products Liability - Goods sold by the Club
- ✓ Property in Physical & Legal Control - Sued for damages to someone else's property (Up to \$100,000)

What is excluded

- ✓ Participant to Participant cover – Personal injury whilst participating in equestrian events
- ✓ Sexual Molestation cover

Certificate of Currency

To obtain a General Public & Products Liability Certificate of Currency please contact JLT on (02) 9290 8117

You can provide copies of this document to any organisation that has requested evidence of your club's liability cover.

In some cases, councils and other local government authorities may ask to be noted as an "Interested Party" on the Certificate of Currency. This is not uncommon and you can request interested parties to be noted.

'Out of the Ordinary' Activities

This policy is intended to cover the "normal" activities of your club. If your club has plans to host an activity or event that may be considered high risk (such as social events with jumping castles or large crowds, events involving security personnel, child minding, water activities, aircraft, fireworks), you need to contact JLT prior to the event. After discussing the details of the event, we can then advise you if coverage can be extended for your club.

Public Liability Claims/Incidents

The ACDS Federal Secretary must be advised of an:-

- Accident within 24 hours
- Incident or Near Miss within 48 hours

An Incident/Accident Form (available from the ACDS Federal Website) to be completed then forwarded only to the Federal Secretary immediately thereafter. (Address in ACDS JOURNAL) A copy to be held by the event organising Club Secretary.

It is important that in these circumstances you do not admit any liability or discuss the matter with a third party.

