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Monday 23rd November, 2015

RE : CLUB PUBLIC LIABILITY INSURANCE

Dear Club Secretary,

The SAHPA has always taken out Public Liability Insurance for all the associated clubs each year. The SAHPA Management Committee at the New Payment Presentation explained that as from 2016, clubs will be expected to pay back to the SAHPA their public liability insurance.

The Public Liability insurance taken out by the SAHPA policy for SAHPA associated clubs is \$20 million limit of liability coverage, with a \$500 excess.

The SAHPA Treasurer will issue an invoice each year, the current charge to each club is \$220 GST included, to be paid before the first SAHPA race each year.

Clubs can decide to take out their own policy if they believe they can get it cheaper. The SAHPA will only accept your club's associated membership each year if the following is satisfied:

- 1) Copy of Certificate of Currency from your Insurer
- 2) Minimum public liability coverage of \$10 million, we would prefer \$20 million.
- 3) Copy forwarded each year, obligation of the Club Secretary to make sure a copy is sent through to SAHPA Secretary, electronic scanned copy is preferred option sent to sahpa.secretary@gmail.com

Clubs to consider the following background information provided to the SAHPA by an independent Insurance broker.

- a) Many Local Councils require a Public Liability Certificate of Currency each year as part of their lease agreement.
- b) The public liability insurance is important to cover club members in case of an accident, for example if a child trips over a hamper and does serious damage which results in them needing medical care and it turned out they were not able to ever work due to the injury they could take the club to court and the club would be liable for the loss of income for the rest of their life, that is why \$20 million cover is recommended.
- c) The public liability insurance also covers the club members for the legal costs fighting such a court case.

- d) Members that use RSL Club rooms or SAHPA Club rooms still need to have public liability insurance for “pigeon club” activities, for example if the RSL ceiling fell in and hurt members then the RSL as the landlord would be covered under their public liability insurance but if someone trips over a hamper then the RSL Insurer would deny the claim and the pigeon club would be held liable and would need to have their own Public Liability insurance.

A member of the SAHPA Management Committee is going to contact the RSL Insurer to clarify this point and if they can get a written statement from the Insurer that the RSL policy will cover the pigeon club members for Public Liability for pigeon club activities then the SAHPA Management Committee will accept this letter.

- e) If a club uses the home of a member to do hampering or a club presentation, the home owners public liability insurer would deny liability if the injury was the result of the pigeon club activity.
- f) Clubs that conduct activities at public places, such as an accident having a BBQ in a park, cooking a BBQ at the local Bunnings and patrons were poisoned, all need public liability insurance.
- g) Clubs that hamper together are still considered separate clubs at present unless they register as a single incorporated body. For example at Port Adelaide there is a South and North Port Adelaide club. As long as the Port Adelaide Racing Pigeon Club is incorporated and members of both sub entities are members of incorporated Port Adelaide club, we can still accommodate them by providing separate results for North and South members but will deem them as one associated club “Port Adelaide” and will only be insured as one entity, thus saving money. Other clubs can consider this to save money by merging as one incorporated entity and the SAHPA Results system can still be customised to provide separate results for the sub entities but we need to have proof that the combined club is incorporated and all flyers are members.
- h) Definition of a club, it is important for flyers to be a member of an Incorporated Association, if your club is not incorporated we recommend that your club do this as soon as possible as if you are not incorporated all your members are all personally liable for any debts that your club may incur. When we have checked previously we have found many of the SAHPA clubs are not incorporated.

Please go to this website to find out more :

<http://www.cbs.sa.gov.au/wcm/associations-and-charities/incorporated-associations/>

Below is the Search ASIC Register website where you can do a name search to check that your club is incorporated and find your incorporation number and date.

https://connectonline.asic.gov.au/RegistrySearch/faces/landing/SearchRegisters.jspx?_afdf.ctrl-state=11ywgiko2d_27

If your club needs a draft of a constitution which they could edit and submit as part of incorporating then please contact SAHPA Secretary.

Yours In Sport,

Gavin Harris

Vice Chairperson - SAHPA