

EXPLANATION OF ACDS INSURANCE POLICIES – 2011-2012

Association Liability Insurance

Policy specifically designed for Not-for-profit associations, this insurance covers the ACDS directors, officer bearers, committee members etc. against legal liability which may incur through the conduct of ACDS activities or the provision of services.

Broadform Liability Insurance – (Public Liability Insurance)

\$1000 Excess

24/7 Cover

Covers Third Party Property damage and Third Party Personal Injury

Extended to include:

- *Member to Member Cover*
- *Errors & Omissions –*

Provides indemnity when Judges, Coaches/Instructors or the like are hired or paid a fee to provide a service.

Provides indemnity for Volunteer Coaches/Instructors.

This means, Clubs/State Branches/Federal Council can now employ and pay a Coach/Instructor, and advertise the activity.

The activity must be Minuted and a registration form completed and forwarded to the Federal Secretary prior to the activity taking place.

Personal Accident Insurance – (Not 24/7 – Cover applies at a Sanctioned ACDS Activity)

One Policy – two Groups of Insured Persons:

1. Participants:

- Covers ACDS driving members.
- Covers Grooms and Coaches (who **are not** required to be ACDS members)

2. Volunteers – (**are not** required to be ACDS members)

- Policy covers ACDS driving Members, Grooms and Coaches at an ACDS Minuted activity.
- Also covers an unbroken journey to and from the activity.